McKinsey Global Institute

The power of parity

Advancing women's equality in Africa

November 2019

McKinsey Global Institute

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Preface

Africa is home to some of the world's fastest-growing economies and offers an exciting frontier for businesses looking for growth and new markets. The continent has a young, rapidly expanding population, a boon in an aging world. This generation is increasingly urban and technologically savvy. Yet for all of Africa's dynamism, women do not share equally in its journey towards prosperity. Progress towards gender equality has stalled, and Africa's women lag behind their sisters in most other regions in most areas of their life. The time has come to step up efforts to bring women into Africa's promising future. Otherwise, Africa will not reach its full potential.

This report explores the "power of parity" in Africa, looking at the potential boost to economic growth that could come from accelerating progress towards gender equality. It builds on MGI's global research on this topic since 2015 which has included reports on Asia Pacific, Canada, the Netherlands, India, the United Kingdom, the United States, and Western Europe. This report also further develops the thinking contained in McKinsey & Company's long-established research on women in leadership roles and, in particular, its report *Women Matter Africa* published in 2016. This research is a collaboration between MGI and McKinsey's Africa offices.

The research was led by Lohini Moodley, a McKinsey partner in Addis Ababa; Mayowa Kuyoro, a McKinsey consultant in Lagos; Tania Holt, a McKinsey partner in London; Acha Leke, a senior partner and a member of the MGI Council in Johannesburg; Anu Madgavkar, an MGI partner in Mumbai; Mekala Krishnan, an MGI senior fellow in Boston; and Folakemi Akintayo, a McKinsey consultant in Lagos. We were expertly guided by many colleagues from across McKinsey's Africa offices, namely Jalil Bensouda, a senior partner in Casablanca; Armando Cabral, a senior partner in Luanda; Luís Cunha, a senior partner in Johannesburg; and Rogerio Mascarenhas, a senior partner in Lagos. Many colleagues in McKinsey's Africa offices were pivotal to our efforts, including Adnane Berraho, Roukaya El Houda, Saad ElMansouri, and Edmond Yougbare in Casablanca; Jumoke Gbeleyi and Edema Ojomo in Lagos; Nyambura Karita, Kui Mbugua, and Sylvia Mwangi in Nairobi; and Mabohlale Addae, Lungelo Mnguni, Xolile Msimanga, and Zakhele Ndaba (alumnus) in Johannesburg. We also thank McKinsey practice specialist Rishi Arora.

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This report contributes to MGI's mission to help business and policy leaders understand the forces transforming the global economy, identify strategic locations, and prepare for the next wave of growth. As with all MGI research, this work is independent and has not been commissioned or sponsored in any way by any business, government, or other institution. While we are grateful for all the input we have received, the report and views expressed here are ours alone. We welcome your comments on this research at MGI@mckinsey.com.

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In brief

The power of parity: Advancing women's equality in Africa

Africa has so much promise. The continent is home to some of the world's fastest-growing economies and offers an exciting frontier for businesses looking for growth and new markets. And yet, persistent gender inequality is limiting its potential. Pockets of good news do exist, but they tend to be success stories for women at the top of the pyramid, but not for millions of ordinary African women. Because of the failure to embrace gender diversity, millions of women and Africa's overall social and economic progress will not reach their full potential. If Africa steps up its efforts now to close gender gaps, it can secure a substantial growth dividend in the process.

Africa could add $316 billion or 10 percent to GDP in the period to 2025 if each country makes advances in women's equality to match the country in the region that has achieved the most progress towards parity. Today, however, this "best-in-region" scenario seems a distant possibility. At the current rate of progress, Africa could take more than 140 years to achieve gender parity.

Nevertheless, some African countries have made solid progress towards parity in both work and society—progress on one is not possible without advances on the other. Rwanda has tripled women's representation in middle management. Botswana has cut maternal mortality by about 58 percent. Egypt has tripled its score, and Guinea and Liberia doubled their scores, on legal protection of women. These examples should inspire others.

At work, Africa scores ahead of other regions on women's labour-force participation, but most women work in low-paid jobs in the informal sector with little hope of advancement. Africa has the highest female representation on company boards of any region—25 percent versus the global average of 17 percent—but the share of women in middle management has regressed by approximately 1 percent a year since 2015. Unpaid care work continues to fall disproportionately on women's shoulders, which leaves them with less choice about where they work and fewer opportunities to find a job in the formal economy.

In society, Africa's progress towards parity is poor in comparison to other regions. It has the highest average maternal mortality rate. Women's education and women's financial and digital inclusion relative to men are also below the world average, with financial inclusion declining over the past four years. One bright spot has been some progress on women's political representation in some countries, though improvement has not happened consistently across countries. Violence against women is a global issue, but Africa's record is worse than the worldwide average.

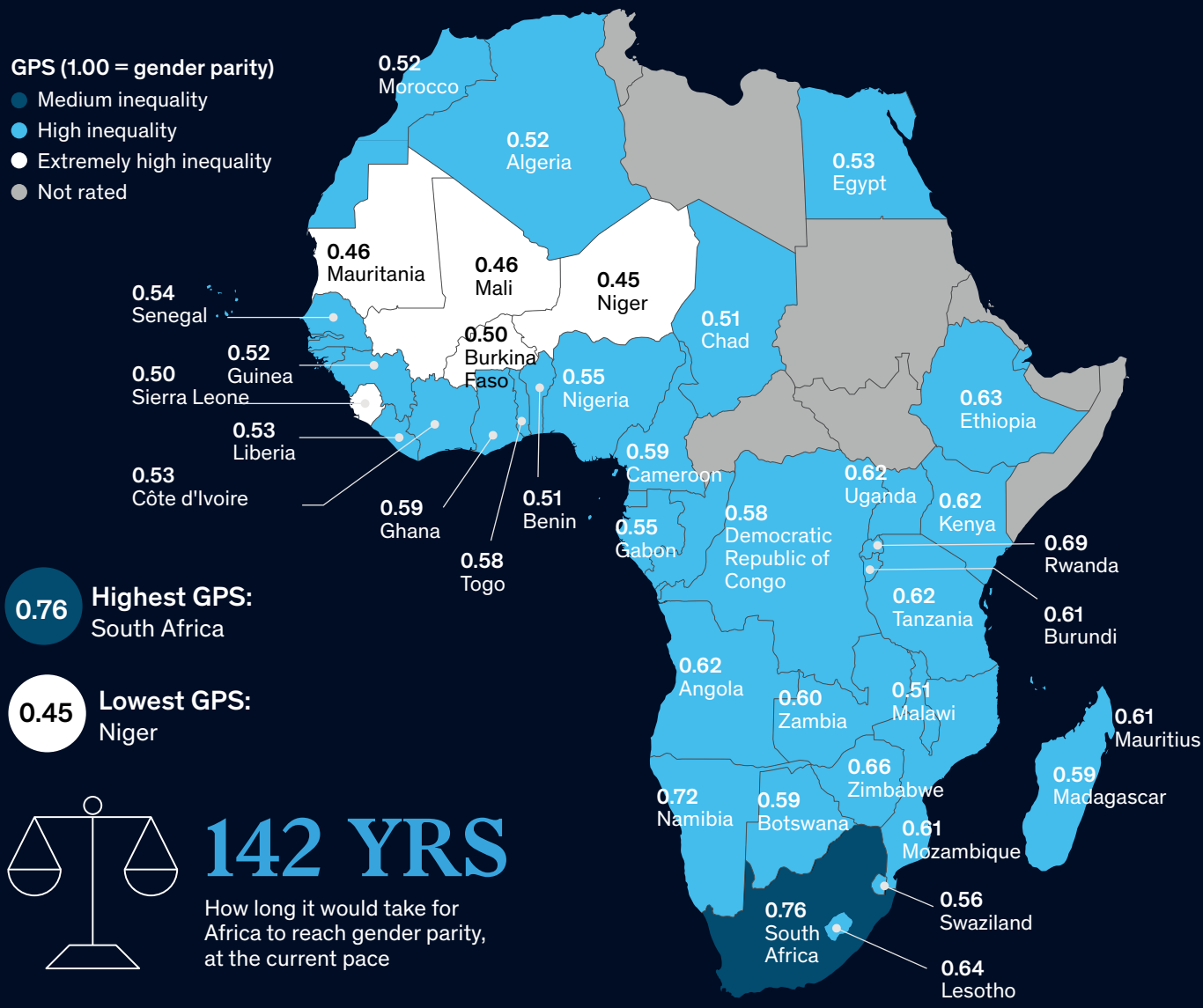
Africa has much promise, but seizing the considerable economic benefits from empowering women—the power of parity—will require decisive and systematic action by all stakeholders, from governments to CEOs and community leaders. Action in five priority areas can reinvigorate progress: (1) invest in human capital; (2) create economic opportunities; (3) leverage technology; (4) shape attitudes; and (5) enforce laws, policies, and regulations. With foresight and a commitment to act, Africa can unleash the potential of women and unlock much-needed growth.

The economic case for gender parity in Africa

$316B

could be added to Africa's GDP in 2025 if all countries matched the progress towards gender equality of their best-performing neighbour

The McKinsey Global Institute Gender Parity Score (GPS) indicates progress towards gender parity



0.76 **Highest GPS:** South Africa

0.45 **Lowest GPS:** Niger

142 YRS

How long it would take for Africa to reach gender parity, at the current pace

To accelerate progress and seize its growth opportunity, action by all stakeholders is needed in five areas:

- Invest in human capital
- Create economic opportunities
- Leverage technology
- Shape attitudes
- Enforce laws, policies, and regulations

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1. A missed opportunity

Although some countries have made tremendous progress towards gender parity in some areas, overall the gap between men and women in Africa in both society and the world of work remains high. This reinforces and fuels further inequality and compromises the continent's long-term economic health. Only when women are enabled to reach their full potential can Africa seize its full potential.

Women account for more than 50 percent of Africa's combined population, but in 2018 generated only 33 percent of the continent's collective GDP. Overall, progress towards gender equality has stalled. At the current rate of progress, it would take Africa 142 years to reach gender parity.

Although a large majority of African women work, most of them work in the informal sector and have not been able to break through into higher-paid, quality jobs and leading positions in business. Significant hurdles remain for most African women seeking a better life. In society, there has been some progress in getting more women into influential positions in politics, but on other measures of societal equality there is still a long way to go. African women have lower levels of education, and have less access than men to the financial services and digital technologies that increasingly unlock doors to economic opportunity. Women continue, disproportionately, to carry the "double burden" of working in the home and in the labour force. This is a missed opportunity.

> "There is change happening, but it's not happening fast enough. In the meantime, what women have to do is grin and bear the challenges they face."
>
> **Ndidi Nwuneli**
> Founder, AACE Foods

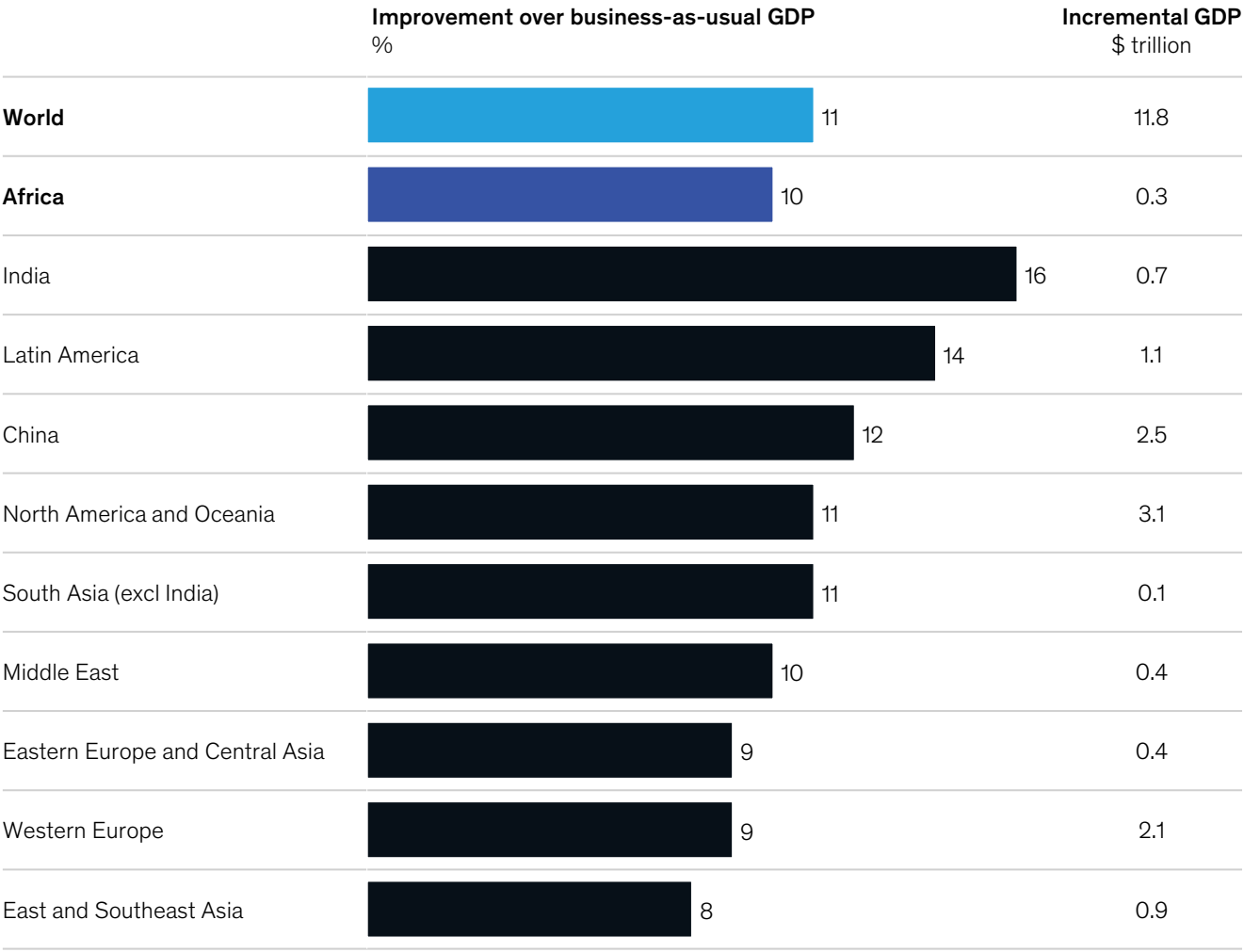
In a realistic scenario, Africa could add $316 billion to GDP growth by 2025

Advancing women's equality could deliver a significant boost to Africa's growth. In a "best-in-region" scenario that recognises that attaining gender parity will be difficult in the short or even medium term and that assumes each country in Africa matches the country in the region with the most progress towards parity. Africa could add $316 billion or 10 percent of GDP by 2025 (Exhibit 1).[1] In a "full-potential" scenario in which women and men play identical roles in labour markets, Africa could potentially add $1 trillion, or 34 percent, to its collective GDP in the period to 2025.

Exhibit 1

In a best-in-region scenario, Africa could add $316 billion to annual GDP by 2025, or 10 percent above business as usual.

Incremental 2025 GDP from improving gender equality at the best-in-region rate



Source: International Labour Organization; Oxford Economics; IHS; national statistical agencies; McKinsey Global Growth Model ; McKinsey Global Institute analysis

[1] We use MGI methodology (see the appendix for detail). MGI found that as much as $28 trillion could be added to global GDP in 2025 in a full-potential scenario and $12 trillion in a best-in-region scenario. See *The power of parity: How advancing women's equality can add $12 trillion to global growth*, McKinsey Global Institute, September 2015.

Africa's progress towards gender parity has stalled

Progress towards parity has been slow the world over, and Africa is no exception. Although some countries have achieved movement in the right direction on some aspects of gender inequality, overall Africa has not advanced women's equality over the past four years, and inequality was already high.

In 2019, Africa's gender parity score, or GPS, was 0.58, indicating high gender inequality. This is the same as in 2015. MGI's GPS framework uses 15 indicators of progress towards gender equality. These 15 indicators span four dimensions, the first of which is gender equality at work. The other three relate to gender equality in society: essential services and enablers of economic opportunity, legal protection and political voice, and physical security and autonomy. We take this comprehensive approach because it is not possible to achieve gender equality in work without achieving gender equality in society—the two go hand-in-hand.[2]

27%

increase in women in middle management in Rwanda

Other regions have done only marginally better. For instance, since 2015, the GPS in the Middle East has moved up 0.04 point while Western Europe and India have moved ahead 0.02. The continent will fall further behind if it does not act. Africa needs urgently to step up its efforts if it is to reap the potential reward of significant additional growth and make its societies more equitable (Exhibit 2).

Progress towards parity varies significantly among African countries

The journey towards parity differs substantially among African countries. We analysed 39 African countries to determine their performance on gender equality. These countries were selected because the available data were robust enough to conduct our GPS analysis. South Africa has the highest GPS at 0.76, indicating medium gender inequality. Mauritania, Mali, and Niger have the lowest scores at 0.46, 0.46, and 0.45 respectively (extremely high inequality).[3]

There are large variations on the four dimensions of gender equality (Exhibit 3). The only dimension on which Africa has advanced is legal protection and political representation, primarily reflecting progress in Rwanda and South Africa. Africa's overall score on all other indicators has either been unchanged or regressed.

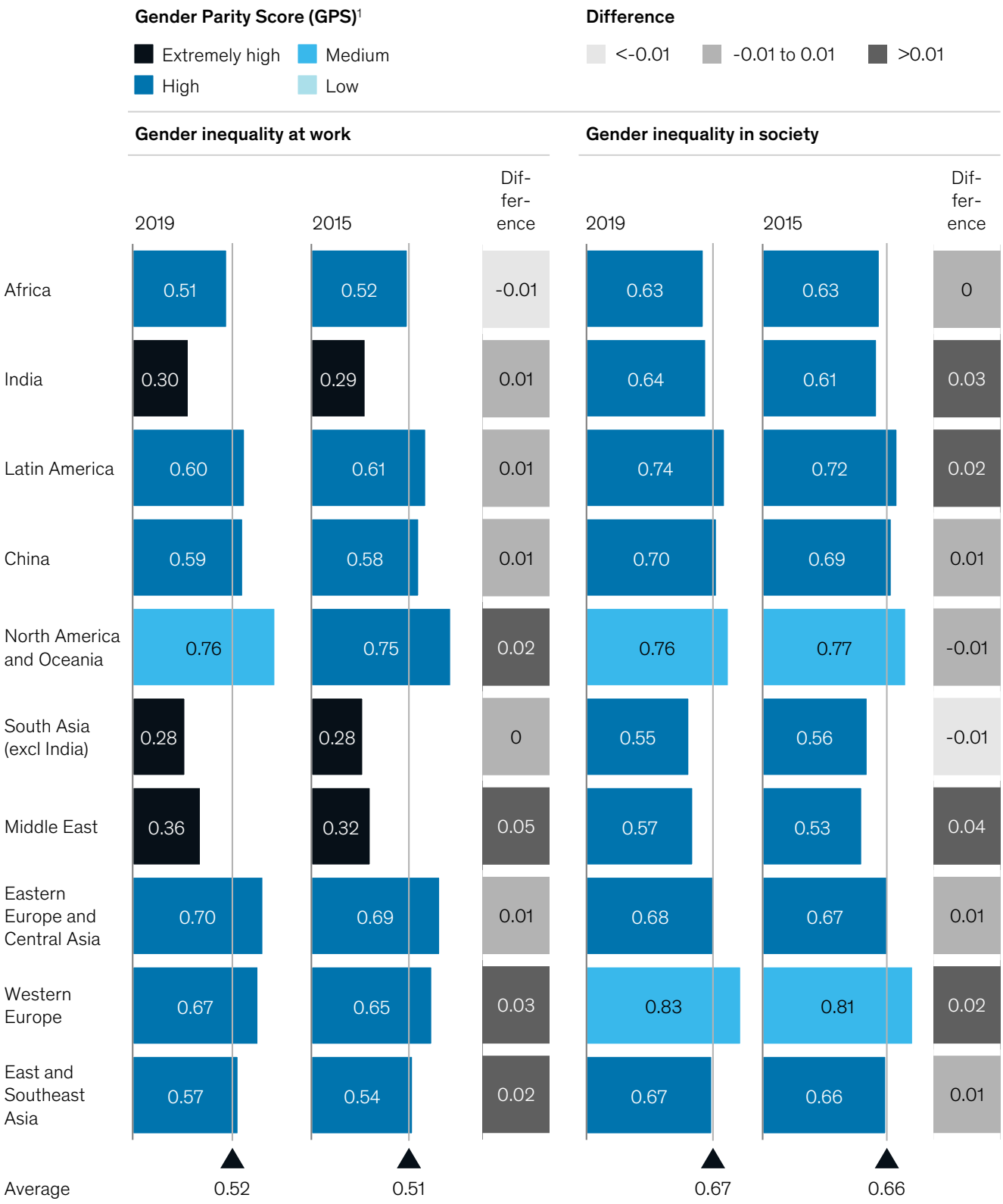
Pockets of good news do exist. Some countries have shown remarkable improvement on several indicators. For instance, Rwanda and South Africa have increased women's representation in middle-management roles by 27 percent and 15 percent, respectively. Algeria has cut maternal mortality rates by about 9 percent. Egypt has tripled its score, and Guinea and Liberia doubled their scores on legal protection of women. These examples of rapid progress should inspire others to forge ahead with actions to advance gender equality.

[2] The Gender Parity Score weights each indicator equally and calculates an aggregate measure at the country level of how close women are to gender parity. A GPS of 1.00 indicates parity; a GPS of 0.95, for example, indicates that a country has 5 percent to go before attaining parity. For most indicators, low inequality is defined as being within 5 percent of parity, medium between 5 and 25 percent, high between 25 and 50 percent, and extremely high as greater than 50 percent from parity. For physical security and autonomy indicators, we defined extremely high inequality as greater than 33 percent distance from no prevalence (of child marriage or violence against women). For sex ratio at birth and maternal mortality, given the different ranges of values for these two indicators, slightly different thresholds were used. For full details of the methodology, see the appendix of *The power of parity: How advancing women's equality can add $12 trillion a year to global growth*, McKinsey Global Institute, September 2015.

[3] Throughout this report, we colour code levels of gender inequality: extremely high (black), high (dark blue), medium (mid-blue), and low (light blue).

Exhibit 2

Global progress towards gender parity has been slight, in gender equality at work and in society.



1. The Gender Parity Score (GPS) measures distance from parity. Colour coding and thresholds for difference between 2015 and 2019 are illustrative. Colour coding is based on actual, not rounded, values. All GPS calculations are conducted using a sum-of-squares method with equal weighting across indicators. Numbers are rounded to two decimal places. The formal employment indicator within gender equality in work, the violence against women indicator, and a portion of the financial inclusion indicator within gender equality in society are unchanged between 2015 and 2019 due to lack of time-series data.

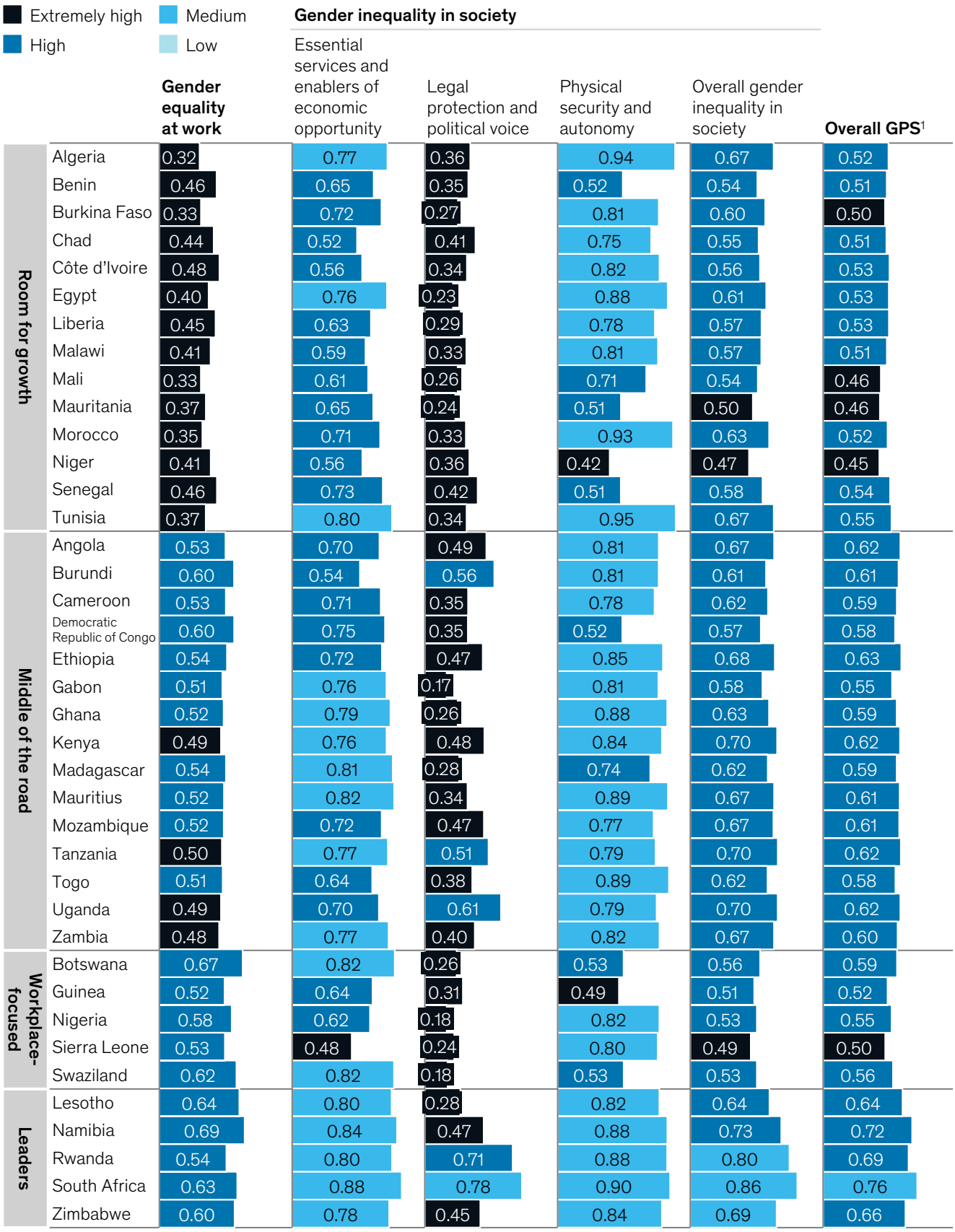
Note: Figures may not sum to 100% because of rounding.

Source: McKinsey Global Institute analysis

Exhibit 3

Progress towards parity differs substantially among African countries.

GPS



1. The overall GPS takes into consideration gender equality at work and society.

Source: McKinsey Global Institute analysis

Looking at gender equality in both work and society we discern four distinct groups of countries that have achieved differing degrees of progress (Exhibit 4):

— **Leaders (Lesotho, Namibia, Rwanda, South Africa, and Zimbabwe).** These countries, mainly in Southern and East Africa, have achieved solid progress towards parity in both work and society with higher GPS on education, more equal participation in professional and technical jobs, and above-average progress towards parity on most societal indicators.

— **Workplace-focused (Botswana, Guinea, Nigeria, Sierra Leone, and Swaziland).** These countries have low scores on progress towards gender equality in society but somewhat better scores on progress towards gender equality in work. For example, Botswana has a score of 0.67 on work and 0.59 on society. These countries' unmet need for family planning is double the world average, and their maternal mortality rates are as much as 13 times the world average in the case of Sierra Leone.

3–8x

global average maternal mortality in Burkina Faso and Niger

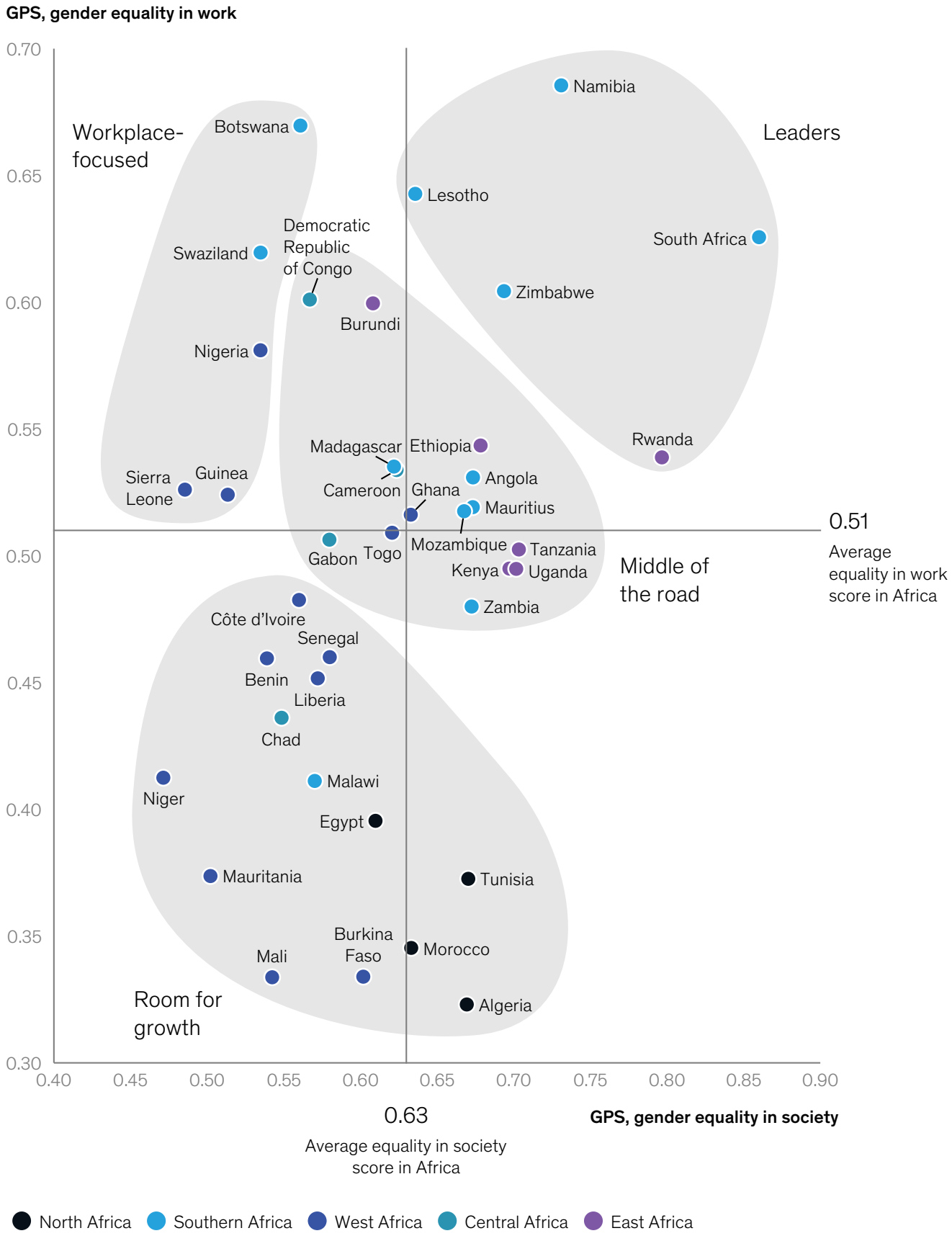
— **Middle of the road (Angola, Burundi, Cameroon, Democratic Republic of Congo, Ethiopia, Gabon, Ghana, Kenya, Madagascar, Mauritius, Mozambique, Tanzania, Togo, Uganda, and Zambia).** These countries have average scores on progress towards parity in work and in society relative to other African countries, and all have areas of strength. For instance, Ghana has made more progress on higher education and financial inclusion than other countries in the group. Mauritius scores relatively high on access to health and education, while Madagascar has higher-than-average female participation in professional and technical jobs.

— **Room for growth (Algeria, Egypt, Morocco, Tunisia, Benin, Burkina Faso, Chad, Côte d'Ivoire, Liberia, Malawi, Mali, Mauritania, Niger, and Senegal).** These countries have a considerable distance to travel to achieve gender equality although differences between North and Sub-Saharan Africa are significant. While North African countries mostly match the global average on gender equality in society including, for instance, women's access to healthcare, and have nearly achieved parity on education, these countries also perform significantly below peers on work indicators, particularly the labour-force-participation rate. Sub-Saharan African countries in this group however underperform on both work and society indicators, with maternal mortality rates in Burkina Faso and Niger three to eight times higher than the global average. For both North and Sub-Saharan Africa, inequality remains high on unpaid care work and on the share of women in leading roles in business and politics.

Gender inequality in Africa is high and progress in reducing the gap between men and women in both work and society has stalled in recent years. If all African countries were to emulate the advances we have seen on some indicators of gender inequality by some of their neighbours, they could achieve a significant boost to GDP.

Exhibit 4

Across gender parity in work and at society, African countries fall into four distinct groups.



Source: McKinsey Global Institute analysis

2. Gender inequality at work

Africa's overall progress towards gender equality at work is similar to that of other regions (Exhibit 5). Beneath the surface, however, there is a great deal left to do.

Exhibit 5

Africa largely mirrors world performance for gender equality at work, with the least progress towards parity in unpaid care work.

Gender inequality in work (F/M ratio)

Extremely high | High | Medium | Low | No data | Area of focus

Indicator	World average	Africa	India	Latin America	China	North America and Oceania	South Asia (excl India)	Middle East	Eastern Europe and Central Asia	Western Europe	East and South-east Asia
Female population, 2017 (million)	3,551[1]	580	645	318	672	198	204	128	182	214	411
Labour-force-participation rate	0.64	0.76	0.30	0.67	0.81	0.83	0.37	0.34	0.78	0.82	0.70
Formal employment	0.86	0.68	0.81	0.94	1.00	1.00	0.46	0.74	1.00	1.00	0.88
Professional and technical jobs	0.73	0.68	0.34	0.95	0.84	1.00	0.36	0.54	1.00	0.96	0.94
Unpaid care work	0.33	0.39	0.10	0.30	0.39	0.63	0.19	0.27	0.50	0.55	0.35
Leadership positions	0.37	0.33	0.17	0.64	0.37	0.67	0.11	0.17	0.63	0.47	0.43

1. Total.
Source: McKinsey Global Institute analysis

At first glance, Africa's progress towards parity in the world of work might appear relatively solid because of high labour-force participation. However, too few women make it into high-quality professional and technical jobs, and the vast majority of African women work in low-paid, often subsistence, jobs in the informal economy. The region has made notable advances on getting more women into executive committees and board positions, but is not doing well at elevating women into middle management—suggesting that executive committees and boards could remain male-dominated well into the future without tackling this issue. As such, Africa's high gender inequality in leadership positions is largely driven by the lack of representation in middle management. It also remains the case that women undertake the majority of unpaid care work in the home, juggling caring for families and households with earning a living (Exhibit 6).[4]

In this chapter, we first look at labour-force participation, including a discussion of women's role in unpaid care work, and then at women working in the informal and formal economies. Because Africa's informal sector is so large, we have included a new GPS indicator of formal employment. While we acknowledge that there is substantial work to be done in bolstering Africa's informal sector, this area is not the focus of this report. However, for a discussion of instances of progress towards gender equality in work and interventions in the formal economy that Africa should consider prioritising to accelerate and broaden progress, see the final chapter of this report. Finally, we review African women's performance in leadership positions and professional and technical jobs.

> "The social expectations that women have upon them undermine their professional performance."
>
> **Inokcelina dos Santos**
> Executive director, Banco Angolano de Investimentos

[4] Our analysis is informed by interviews conducted with more than 45 senior women in the private and public sectors, analysis of about 1,200 companies in 44 countries, and a review of research on gender equality in Africa.

Exhibit 6

Africa's performance varies on gender equality indicators.

Gender equality at work

Extremely high | High | Medium | Low | No data

Region	Country	Female population Million	Labour-force-participation rate	Formal employment	Professional and technical jobs	Unpaid care work	Leadership positions
North	Algeria	20.5	0.22		0.74	0.17	0.09
	Egypt	48.2	0.33	1.00	0.62		0.07
	Morocco	18.0	0.33	1.00	0.53	0.14	0.13
	Tunisia	5.8	0.34	1.00	0.69	0.13	0.17
Central	Angola	15.2	0.94	0.64	0.43		0.48
	Cameroon	12.0	0.88	0.36	0.52	0.35	0.91
	Chad	7.4	0.83	0.33	0.48		0.31
	Democratic Republic of Congo	40.8	0.92	1.00	0.69		0.43
	Gabon	1.0	0.72		0.52		0.33
West	Benin	5.6	0.94	0.33	0.59	0.32	0.38
	Burkina Faso	9.6	0.78	0.28	0.31	0.15	0.33
	Côte d'Ivoire	12.0	0.70		0.46		0.30
	Ghana	14.5	0.89	0.43	0.57	0.31	0.59
	Guinea	6.3	0.98		0.60	0.29	0.39
	Liberia	2.3	0.88	0.43	0.54		0.24
	Mali	9.3	0.66	0.54	0.32	0.09	0.22
	Mauritania	2.2	0.46		0.27		0.18
	Niger	10.7	0.74	0.33	0.44		0.28
	Nigeria	94.2	0.86	0.53	1.00	0.66	0.27
	Senegal	8.1	0.60	0.60	0.49		0.30
	Sierra Leone	3.8	0.99	1.00	0.43	0.33	0.40
	Togo	3.9	0.96	0.49	0.57		0.37
East	Burundi	5.5	1.00		0.71		0.50
	Ethiopia	52.6	0.86		0.51	0.43	0.41
	Kenya	25.0	0.92		0.56	0.45	0.18
	Madagascar	12.8	0.94	0.59	0.91	0.21	0.48
	Malawi	9.4	0.70	1.00	0.53	0.14	0.17
	Mauritius	0.6	0.61		0.81	0.26	0.43
	Mozambique	15.2	0.97		0.53		0.31
	Rwanda	6.2	0.73	0.48	0.63	0.38	0.56
	Tanzania	29.0	0.91	0.58	0.75	0.27	0.32
	Uganda	21.5	0.73	0.55	0.59	0.26	0.47
	Zambia	8.6	0.62	0.35	0.61		0.49
	Zimbabwe	8.5	0.88		0.78	0.52	0.38
South	Botswana	1.2	0.84	0.88	0.95		0.63
	Lesotho	1.1	0.80		1.00	0.40	0.64
	Namibia	1.3	0.88	0.95	1.00		0.67
	South Africa	28.9	0.78	0.95	1.00	0.42	0.44
	Swaziland	0.7	0.84		0.74		0.60
Africa average[1]			0.76	0.68	0.68	0.39	0.33
Africa best			1.00	1.00	1.00	0.66	0.91
Global best			1.00	1.00	1.00	0.79	1.32

1. Includes middle management and top leadership.

Source: McKinsey Global Institute analysis

Africa is the second-least gender equal region in the world on women's participation in the formal economy

Africa's female labour-participation rate of 0.76 (medium gender inequality) compares favourably with the global average of 0.64 (high gender inequality). Africa's female participation is roughly on a par with that of China, Eastern Europe and Central Asia, North America and Oceania, and Western Europe. However, Africa is the only region in the world that has both high rates of labour-force participation and low representation of women in the formal economy (see the next section for a discussion of Africa's informal economy). When considering the formal economy on its own, Africa is the second-least gender equal region in the world. The female-to-male ratio in the formal economy is 0.68, significantly behind the global average of 0.86. Only South Asia (excluding India) has a lower female-to-male ratio at 0.46, indicating low participation by women in the formal economy.

We note, too, that women in Africa—and around the world—are not only working outside the home to make a living, but also in the home caring for children, relatives, and the household chores (see Box 1, "Women continue to perform a disproportionate share of unpaid care work in Africa").

> "The care issue is still a major one. A lot of people can't afford to pay for care and so drop out of work."
>
> **Vera Songwe**
> First woman to head the UN Economic Commission for Africa, Cameroon

Box 1.

Women continue to perform a disproportionate share of unpaid care work in Africa

In Africa—and indeed around the world—unpaid care work tends to fall to women. Africa's GPS on this metric is 0.39, near the global average of 0.33. The largest gender imbalance within Africa on unpaid care work is in North Africa where women perform 6.7 hours of unpaid care work for every hour done by men; the gap is much narrower than this in West Africa (Exhibit 7). Cultural attitudes are a key factor, and inadequate provision of public and social services also plays a role. In the Democratic Republic of Congo, female plot managers perform one hour and 52 minutes more of domestic work per day than male plot managers. Additionally, in Ghana, although women contribute significantly more to household income, they do more than 80 percent of the domestic work.[1] One study estimated that African girls and women spend more than five billion hours a year on fetching water alone.[2]

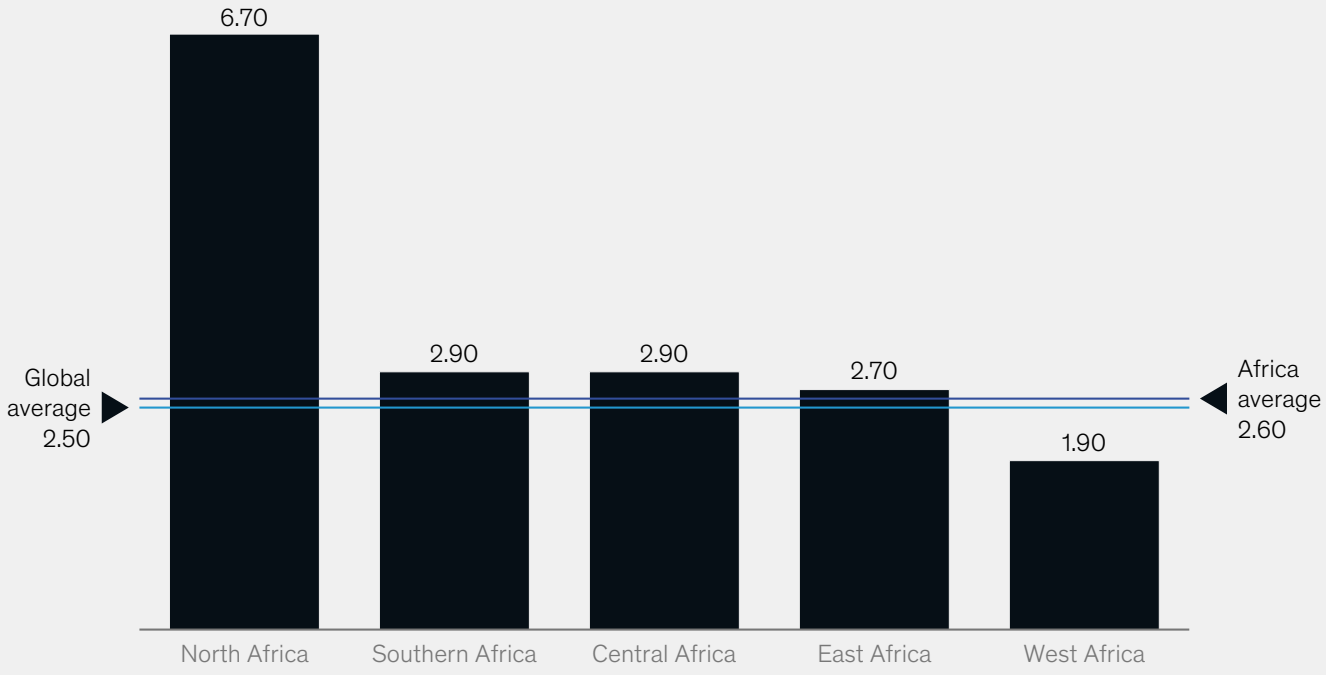
The fact that women disproportionately undertake unpaid care work matters for their economic opportunity. Our research found that unpaid care work by women relative to men has a moderate correlation with their chances of assuming leadership positions and participating in professional and technical jobs. Unpaid work by women also shows strong to moderate correlation with education levels, financial and digital inclusion, and legal protection. The significant time that women spend on unpaid family responsibilities helps to explain why so many women in Africa work informally—they have fewer choices about whether they can take paid work and how far from home they can work.

Exhibit 7

North Africa is the lowest-performing region in unpaid care work.

Unpaid care work per region, 2019

Hours worked by women per hours worked by men



Source: McKinsey Global Institute analysis

[1] *Africa's pulse, No 20, October 2019: An analysis of issues shaping Africa's economic future,* World Bank, 2019.
[2] *The Millennium Development Goals Report 2012*, United Nations, 2012.

The vast majority of African women work informally

The informal sector generates 85.8 percent of jobs in Africa, compared with 61.2 percent in the rest of the world. The proportion is greater for women—89.7 percent of employed women across the continent work in the informal economy, compared with 82.8 percent of men (Exhibit 8).[5] In any discussion of advancing women in Africa, this feature of Africa's working landscape cannot be ignored. Africa's GPS reading on the new formal indicator indicates high gender inequality.

The informal economy makes an outsize contribution to GDP in Africa. It generates 38 percent of GDP in Sub-Saharan Africa, compared with 17 percent in the rest of the world, according to the World Bank. However, the proportion varies widely among African countries.[6] For instance, the informal economy accounts for more than 60 percent of GDP in Nigeria, Tanzania, and Zimbabwe, but less than 30 percent in South Africa.[7]

> "Organisations that don't embrace diversity are shortchanging themselves and their shareholders. Your leadership structures should reflect your customer base."
>
> **Kuseni Dlamini**
> Chairman of Massmart, South Africa

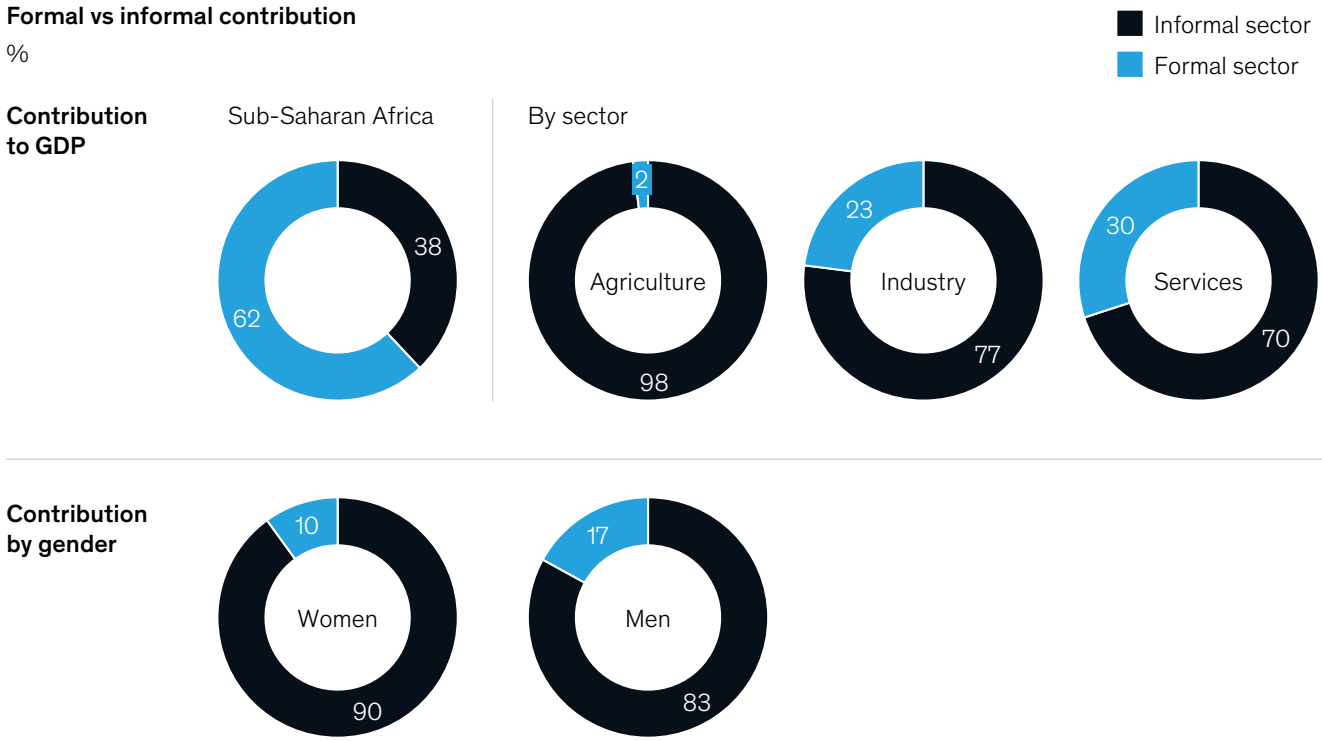
Across Africa, agriculture accounts for a large proportion of informal work by women. In this sector, 97.9 percent of work is informal, compared with 77.4 percent in industry and 70.2 percent in services. Women tend to have lower-level, lower-quality employment in agriculture. According to a World Bank study, even when women are sole proprietors, their businesses tending livestock typically herd smaller animals than men's.[8] In cassava farming in Nigeria, more men are commercial producers and processors while women are still predominantly engaged in smallholder processing. Of Nigeria's six million smallholder cassava farmers, women account for 25 percent of farms but earn only 17 percent of the income. The World Bank found that women tend to be less productive farmers than men as they do not have as much access to funding and cooperatives.

5 *Women and men in the informal economy: A statistical picture*, third edition, International Labour Organization, 2018.
6 Friedrich Schneider, Andreas Buehn, and Claudio E. Montenegro, *Shadow economies all over the world: New estimates for 162 countries from 1999 to 2007*, World Bank, 2007.
7 Terence Jackson, "Don't underestimate the power of Africa's informal sector in the global economy," *Quartz Africa*, January 21, 2016.
8 *Gender and property rights in Sub-Saharan Africa: A review of constraints and effective interventions,* World Bank, November 21, 2017.

In low-income countries more women than men working informally tend to be in vulnerable situations, for example engaged as domestic and home-based workers. Specifically, 30.6 percent of women who work in the informal sector are considered to be contributing family workers, a classification that applies to only 14.2 percent of men.[9] People in these situations are vulnerable because they are poorly compensated and many work with no compensation at all. In addition, they do not enjoy the benefits and legal protection that come with working in a structured form of employment.

Exhibit 8

The informal sector is a significant component of Africa's economy.



Note: Figures may not sum to 100% because of rounding.
Source: ILO; McKinsey Global Institute analysis

Finally, 44.5 percent of workers in informal employment have no education. Three-quarters of those who do receive an education only complete the primary level and less than 2 percent complete the tertiary level. This limited education makes it extremely difficult to leave vulnerable informal jobs because people lack the education and skills to take on different types of employment. Because more women than men find themselves in this position, this further entrenches gender inequality (see Box 2, "Barriers to women advancing in informal agricultural jobs").

The role of women in Africa's workforce is undoubtedly linked to the structure of the economy. As more African economies mature and become more formal, it will be critical not to leave women behind, but to actively think about how to create opportunities for women in the formal economy, particularly in sectors that drive economic growth.

[9] *Women and men in the informal economy: A statistical picture*, third edition, International Labour Organization, 2018.

Box 2.

Barriers to women advancing in informal agricultural jobs

Because the vast majority of women working informally in Africa work in agriculture, we looked at the barriers they face in this sector.

Limited land ownership. Women typically do not own the land on which they work, usually working on farms owned by their fathers or husbands. This reflects laws in many countries prohibiting women from inheriting property and, in some cases, social attitudes that prefer men (even without legislation) to inherit property. In one-fifth of African countries, married women do not have equal ownership rights to property as men, and in more than one-third of African countries, daughters do not have the same rights to inherit from their parents as sons enjoy. This leaves many girls and women in a vulnerable position and not fairly compensated for the work they do.

Limited access to economic enablers. Since very few women own land, they are unable to join cooperatives and enjoy the financial and business benefits that come from being a part of these organisations. In 2015, an African Development Bank report noted that in Ethiopia's coffee market, for instance, women account for only 10 to 20 percent of cooperative members. Similarly, in Uganda only 5 percent of women are in leading positions in cooperatives.[1]

Mobility constraints. As in many societies around the world, the widespread expectation in Africa is that women are the primary caregivers and run the household. This limits their economic opportunity (both informally and formally).

Absence of fair pay. Many women work for their own families and are not fairly compensated for the work they do—if they are paid at all.

Access to key inputs. Women farmers face difficulty in mobilising extra help to work both in the household and on the land.[2] Most female farmers tend to live in smaller households due to widowhood, divorce, or even migration. They therefore have limited access to male workers from their households. As female farmers also have less access to funds than men they also are unable to hire as many external workers as their male counterparts. Compared with men, women also often struggle with gaining access to fertiliser and other non-labour inputs.[3]

1 *Economic empowerment of African women through equitable participation in agricultural value chains,* African Development Bank, 2015.
2 *Levelling the field: Improving opportunities for women farmers in Africa,* World Bank, 2014.
3 Ibid.

Africa has made some advances for women in the formal economy

In Africa's relatively limited formal economy, some countries have made progress in getting more women into leading positions in business, but this progress has not trickled down into higher female representation in professional jobs and in middle management.

This outcome occurs despite the fact that women working formally have much higher educational attainment and therefore more employment options than their sisters working in the informal sector, suggesting that there are significant barriers to women's advancement in formal employment (see Box 3, "Five barriers to gender equality in the formal workplace"). Approximately 39 percent of women working formally have a secondary education and 30 percent a tertiary education.[10] The composition of the formal economy is also very different from the informal economy. While in the informal sector only 30 percent of workers are employees, in the formal sector the vast majority of workers (78 percent) are employees, while 19 percent are sole proprietors and only 3 percent are employers. This suggests that the few employers need to be active in furthering the advancement of women as they shape the experience of the majority of those participating in this sector.

Box 3.

Five barriers to gender equality in the formal workplace

Senior women interviewed for this report highlighted five main barriers to gender equality in the formal workplace:

Societal and cultural expectations. In many African countries—and many countries around the world—the assumption that women are largely responsible for caring for children and the elderly, and household chores is widespread. Such attitudes are entrenched from childhood. A survey of children in Côte d'Ivoire found that 68 percent of boys and 56 percent of girls think that domestic chores are a women's responsibility.

Unconscious bias in the workplace. Business leaders in Africa are typically mostly men. Although there has been progress on getting women into the top echelons of business, the fact remains that only about 6 percent of CEOs and 22 percent of executive committee members are women and about 25 percent of board members are female. Having few women decision makers entrenches bias that shows up in the way women are compensated, rewarded, spoken to, and treated in their workplace.

Unhelpful workplaces. A significant number of workplaces do not account for needs that are specific to women by, for instance, providing flexible working arrangements and spaces for nursing mothers. They are typically more attuned to male needs because the culture expects men to be the primary workers. Interviewees highlighted today's "anytime, anywhere" performance model, which penalises women carrying the double burden more than men.

Lack of sponsorship for women. Women typically have access to mentors for guidance but lack adequate sponsors who advocate for their promotion, introduce them to key stakeholders, and give them exposure to senior roles.

Limiting mind-set among women. Some women limit their own prospects, being reluctant to take risks, network with colleagues, and advocate for their own advancement. One interviewee said that she regretted "not coming out of my shell earlier in my career" and another said the lack of confidence was women's biggest barrier.

[10] *Women and men in the informal economy: A statistical picture*, third edition, International Labour Organization, 2018.

Africa leads the world on women's share of board positions

One bright spot in Africa's efforts to advance women in the world of work is at the very top of companies—on executive committees and boards. Africa has the highest female representation at the board level of any region at 25 percent— against a global average of 17 percent—and marginally higher than average representation on executive committees at 22 percent (Exhibit 9).

Africa's GPS on women in leadership positions is, however, only 0.33, which is a little below the global average of 0.37. This indicator looks at leadership in positions that are middle management and above, suggesting that Africa's average score on women in top business positions reflects progress at the top of companies rather than in middle management (see the next section for further discussion).

The imperative to achieve higher women's representation at the board and executive committee level was highlighted in McKinsey's 2016 *Women Matter Africa* report on which this research builds. That study found that earnings before interest and taxes by companies with at least a 25 percent female share at the board level were, on average, 20 percent higher than the industry average. Companies in the top quartile on women's representation in executive committees had earnings at least 14 percent higher than the industry average.[11]

4%

rise in share of women on boards since 2015

Since 2015, Africa has made more progress in getting women into positions at the board level than at the executive committee level. Female representation has increased by 4 percent on the former, but by only 1 percent on the latter. The increase in women's representation on boards was largely driven by companies in Central Africa and Southern Africa, which, on average, have achieved an increase of 10 and 5 percent, respectively, since 2015. Southern Africa stands out with female representation of 29 percent, far higher than the 17 percent global average.

We find that representation varies according to the size of companies. Very large companies (with revenue of more than $5 billion) perform strongly on female representation on boards, but not as well on their representation in executive committee positions. About 80 percent of very large companies in Africa have at least 20 percent female representation on boards, but only 3 percent of them have more than 33 percent female representation in executive committee jobs. Large companies (with revenue of $1 billion to $5 billion) are doing better at getting women into executive committee roles than companies of other sizes. Fifty-four percent of them have at least 20 percent female representation on executive committees compared with 48 percent for very large companies and 45 percent for medium companies.

While Africa is relatively successful in getting more women into top positions in business, a number of reality checks are necessary. First, only a relatively small number of economies—namely Botswana, Kenya, Uganda, Rwanda, and South Africa—have made headway, inflating the average score. At the current rate of progress towards parity, it would take 20 years to achieve equality on boards and 118 years on executive committees.

Second, 60 percent of women on executive committees have staff rather than line roles that matter for succession and from which promotion to CEO typically comes. Staff roles focus on support functions such as human resources and legal, whereas line roles focus on core operations, strategy, finance, and risk. People in staff roles have less influence on the strategic direction of companies, including any effort to further gender equality.

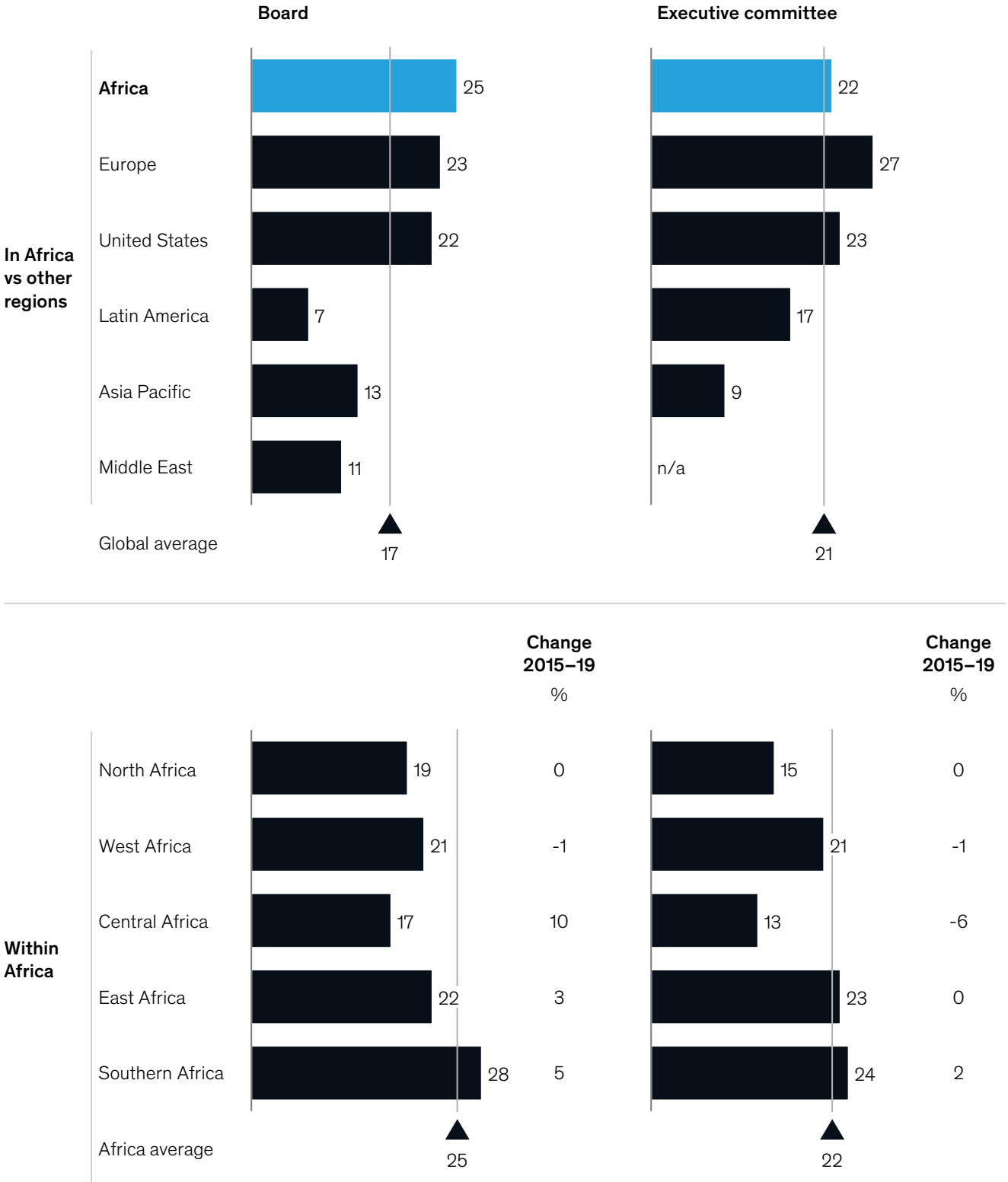
[11] *Women Matter Africa: Making gender diversity a reality*, McKinsey & Company, August 2016.

Exhibit 9

Africa has achieved representation of women in top leadership roles above the world average, mainly driven by Sub-Saharan Africa.

Female representation, 2019

%



Note: Figures may not sum to 100% because of rounding.

Source: Press search of about 700 African companies; McKinsey Global Institute analysis

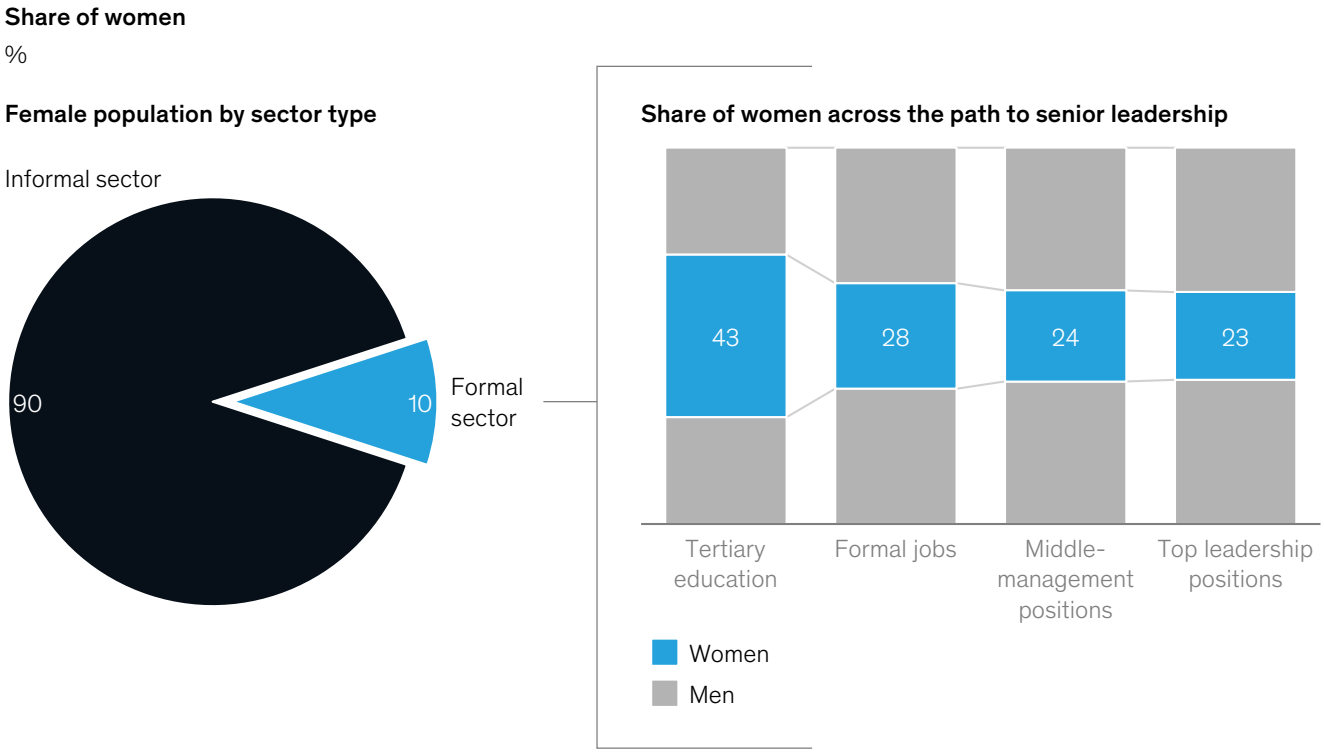
Women's advances in companies below the top leadership level have been less impressive

If we look at senior and middle management together, overall Africa is below the global average for leadership positions in the workplace (see the next section). Unless this is fixed, the pipeline of women climbing the career ladder will not be sufficient to maintain progress in their representation at the very top of companies and Africa will soon be overtaken by other regions that are making more headway at the middle-management level.

Africa's progress on women's representation in formal jobs and in middle management has been limited. We analysed the "funnel" towards senior leadership in business (not including women working in the home and in the informal economy) at four stages: education, formal jobs, middle-management roles, and top leadership roles (Exhibit 10). The results indicate that even for the small proportion of women in formal employment in Africa, on the path from entry-level positions to top leadership roles, their share drops significantly, by nearly 50 percent.

Exhibit 10

The share of women falls in business roles from entry-level to top leadership positions.



Source: ILO; McKinsey Global Institute analysis

Since 2015, progress on increasing women's presence in middle-management roles has gone backward—on average by around 1 percent a year across Africa. In North Africa, only 9 percent of women attain middle-management roles despite the fact that they account for 53 percent of the population completing tertiary education.

Looking at another indicator, women's representation in professional and technical roles is still relatively low in Africa. Africa's GPS is 0.68 (the same as in 2015), well below the global average of 0.73. The majority of countries in Central and West Africa have some of the lowest scores in the world on this indicator. The good news, however, is that Nigeria, Namibia, and South Africa are all exceptions having all achieved gender parity on this indicator. It is not clear what drives these variations.

For the majority of African women, the world of work remains a story of low wages, insecurity, and limited opportunities to progress into professional and technical roles that offer the chance of a higher standard of living let alone the prospect of becoming a leading figure in business. Africa has already proven that decisive action can make a genuine difference in the number of women in top business roles. Now the imperative is to take measures to spread opportunity to the vast legions of African women who do not share in such opportunities today.

1 2 3 4
6 7 8 9

3. Gender inequality in society

Africa lags behind other regions on progress towards gender equality in society, which we define using three elements: essential services and enablers of economic opportunity; legal protection and political voice; and physical security and autonomy (Exhibit 11).

Africa has not done a good job of providing essential services such as healthcare and education. The continent has the highest average rates of maternal mortality and unmet need for family planning in the world. One key to unlocking economic opportunities for women is ensuring that they have access to finance, but that access has actually declined over the past four years. Some African countries have made some progress on getting women into influential positions in politics, but even here gender inequality remains extremely high as it is around the world.

30

African countries lag behind the global average on girls' education

In this chapter, we briefly look at key indicators of gender equality in society in each of the three dimensions. We discuss actions to tackle gender inequality in society in the final chapter of this report.

As might be expected of a highly diverse continent, the picture is not a uniform one (Exhibits 12). For instance, countries in Southern Africa perform relatively well on women's education and also have a low incidence of child marriage. This is not the case in West and Central Africa. There is one indicator, however, on which Africa has achieved low gender inequality across the board, and in fact is the highest performing globally—the sex ratio at birth.

Exhibit 11

On indicators of equality in society, Africa outperforms other regions on sex ratio at birth, but has extremely high gender inequality on maternal mortality and legal protection.

Gender inequality in society, GPS

Extremely high | High | Medium | Low | No data | Area of focus

	Indicator	World average	Africa	India	Latin America	China	North America and Oceania	South Asia (excl India)	Middle East	Eastern Europe and Central Asia	Western Europe	East and Southeast Asia
Essential services and enablers of economic opportunity	Unmet need for family planning (% of women)	11	20	13	10	4	7	16	11	10	8	13
	Maternal mortality (per 100,000 births)	108	438	174	63	27	13	175	59	21	6	81
	Education level (F/M ratio)	0.92	0.76	0.86	0.99	0.93	1.00	0.8	0.89	0.98	0.99	0.97
	Financial inclusion (F/M ratio)	0.74	0.65	0.65	0.77	0.78	0.91	0.43	0.68	0.84	0.82	0.88
	Digital inclusion (F/M ratio)	0.86	0.81	0.77	0.97	0.90	0.99	0.55	0.81	0.97	0.95	0.90
Legal protection and political voice	Legal protection, (index)[1]	0.53	0.45	0.40	0.60	0.58	0.71	0.24	0.41	0.54	0.84	0.51
	Political representation (F/M ratio)	0.27	0.33	0.22	0.39	0.19	0.32	0.18	0.12	0.21	0.57	0.19
Physical security and autonomy	Sex ratio at birth (M/F ratio)	1.07	1.04	1.11	1.05	1.15	1.05	1.07	1.05	1.06	1.06	1.06
	Child marriage age 15–19 (% of girls and young women)	11	20	21	14	3	2	26	12	6	1	9
	Violence against women (% of women)	12	19	22	7	9	4	20	11	15	4	8

1. Composite index of the extent of protection to women comprising 11 different legal provisions (e.g., right to inherit, access to jobs).

Source: McKinsey Global Institute analysis

Exhibit 12

Africa's performance varies on gender equality indicators.

Gender inequality in society

Extremely high | High | Medium | Low | No data

Region	Country	Female population Million	Essential services and enablers of economic opportunity: Unmet need for family planning (% of women)	Maternal mortality (per 100,000 births)	Education Level (F/M ratio)	Financial inclusion (F/M ratio)	Digital Inclusion (F/M ratio)
North	Algeria	20.5	0.10	140	0.89	0.51	0.95
	Egypt	48.2	0.12	33	0.92	0.53	0.79
	Morocco	18.0	0.09	121	0.85	0.38	0.90
	Tunisia	5.8	0.09	62	0.91	0.58	1.00
Central	Angola	15.2	0.36	477	0.75	0.65	0.90
	Cameroon	12.0	0.20	596	0.83	0.74	0.70
	Chad	7.4	0.24	856	0.36	0.49	
	Democratic Republic of Congo	40.8	0.20	442	0.73	0.67	1.00
	Gabon	1.0	0.25	291	0.70	0.74	
West	Benin	5.6	0.30	405	0.53	0.60	
	Burkina Faso	9.6	0.27	371	0.64	0.71	
	Côte d'Ivoire	12.0	0.25	645	0.72	0.49	0.42
	Ghana	14.5	0.27	319	0.81	0.84	
	Guinea	6.3	0.25	679	0.53	0.75	
	Liberia	2.3	0.28	725	0.61	0.65	
	Mali	9.3	0.26	587	0.54	0.49	
	Mauritania	2.2	0.30	602	0.64	0.61	
	Niger	10.7	0.19	553	0.56	0.67	0.33
	Nigeria	94.2	0.23	814	0.73	0.61	0.74
	Senegal	8.1	0.25	315	0.68	0.76	0.69
	Sierra Leone	3.8	0.26	1,360	0.58	0.71	
	Togo	3.9	0.33	368	0.59	0.75	0.53
East	Burundi	5.5	0.28	712	0.65	0.59	0.37
	Ethiopia	52.6	0.22	353	0.62	0.64	1.00
	Kenya	25.0	0.14	510	0.81	0.69	0.95
	Madagascar	12.8	0.19	353	0.93	0.79	
	Malawi	9.4	0.17	634	0.76	0.73	0.31
	Mauritius	0.6	0.10	53	0.97	0.62	0.90
	Mozambique	15.2	0.24	489	0.75	0.71	0.75
	Rwanda	6.2	0.18	290	0.90	0.73	
	Tanzania	29.0	0.21	398	0.71	0.79	0.90
	Uganda	21.5	0.29	343	0.81	0.74	0.54
	Zambia	8.6	0.18	224	0.81	0.65	
	Zimbabwe	8.5	0.10	443	0.94	0.71	0.80
South	Botswana	1.2	0.14	129	1.00	0.68	0.83
	Lesotho	1.1	0.17	487	1.00	0.89	
	Namibia	1.3	0.16	265	1.00	0.84	
	South Africa	28.9	0.14	138	0.98	0.80	0.95
	Swaziland	0.7	0.14	389	0.99	0.83	
Africa average			0.20	438	0.76	0.65	0.81
Africa best			0.09	1,360	1.00	0.89	1.00
Global best			0.04	3	1.00	1.00	1.00

Source: McKinsey Global Institute analysis

Exhibit 12 (continued)

Africa's performance varies on gender equality indicators (continued).

Gender inequality in society, GPS (continued)

Extremely high | High | Medium | Low | No data

Region	Country	Female population Million	Legal protection and political voice: Legal Protection (index)	Legal protection and political voice: Political representation (F/M ratio)	Physical security and autonomy: Sex ratio at birth (M/F ratio)	Physical security and autonomy: Child marriage age 15–19 (% of girls and young women)	Physical security and autonomy: Violence against women (% of women)
North	Algeria	20.5	0.51	0.24	1.05	3	9
	Egypt	48.2	0.21	0.24	1.06	14	14
	Morocco	18.0	0.58	0.15	1.06	11	6
	Tunisia	5.8	0.38	0.30	1.05	1	9
Central	Angola	15.2	0.51	0.47	1.03	20	26
	Cameroon	12.0	0.37	0.33	1.03	20	33
	Chad	7.4	0.61	0.26	1.03	39	18
	Democratic Republic of Congo	40.8	0.51	0.21	1.03	18	
	Gabon	1.0	0.13	0.22	1.03	10	32
West	Benin	5.6	0.66	0.15	1.04	15	
	Burkina Faso	9.6	0.39	0.16	1.05	31	9
	Côte d'Ivoire	12.0	0.61	0.15	1.03	22	22
	Ghana	14.5	0.29	0.24	1.05	8	19
	Guinea	6.3	0.42	0.21	1.02	34	
	Liberia	2.3	0.44	0.16	1.05	15	35
	Mali	9.3	0.25	0.28	1.05	42	27
	Mauritania	2.2	0.15	0.35	1.05	26	
	Niger	10.7	0.61	0.18	1.05		
	Nigeria	94.2	0.29	0.07	1.06	30	11
	Senegal	8.1	0.39	0.46	1.04	26	
	Sierra Leone	3.8	0.29	0.18	1.02	18	29
	Togo	3.9	0.65	0.20	1.02	13	13
East	Burundi	5.5	0.70	0.45	1.03	8	32
	Ethiopia	52.6	0.29	0.73	1.04	18	20
	Kenya	25.0	0.75	0.31	1.03	12	26
	Madagascar	12.8	0.25	0.30	1.03	27	35
	Malawi	9.4	0.50	0.20	1.03	23	24
	Mauritius	0.6	0.72	0.11	1.04	7	18
	Mozambique	15.2	0.44	0.51	1.03	37	16
	Rwanda	6.2	0.58	1.00	1.02	3	21
	Tanzania	29.0	0.63	0.42	1.03	22	30
	Uganda	21.5	0.67	0.56	1.03	19	30
	Zambia	8.6	0.50	0.32	1.03	17	27
	Zimbabwe	8.5	0.47	0.42	1.02	20	20
South	Botswana	1.2	0.39	0.15	1.03	7	
	Lesotho	1.1	0.34	0.24	1.03	15	28
	Namibia	1.3	0.48	0.46	1.03	4	20
	South Africa	28.9	0.75	0.82	1.03	6	16
	Swaziland	0.7	0.13	0.24	1.03	4	
Africa average			0.45	0.33	1.04	20	19
Africa best			0.75	1.00	1.06	1	6
Global best			1.00	1.00	1.15	0	90

Source: McKinsey Global Institute analysis

Africa underperforms on essential services and enabling women's economic opportunity

Africa is one of the worst-performing regions in the world on access to essential services with socioeconomic and cultural factors playing a part. Child marriage, for instance, prevents girls from obtaining an education, stunting their economic prospects in adulthood. Economic constraints—and political priorities—limit the resources allocated to maternal health, family planning, and education. In some countries, tradition dictates that unskilled members of the community assist with childbirth rather than professionals, and this contributes to high maternal mortality. Here we focus on two indicators: maternal mortality and education.

— **Maternal mortality.** Africa's overall maternal mortality rate is four times the global average; indeed, in Burundi, Liberia, and Nigeria, the maternal mortality rate is seven times that average. In Nigeria, the maternal mortality rate worsened between 2013 and 2015 from 560 to 814 deaths for every 100,000 live births.[12] Some African countries have reported marked progress, however. Across Sub-Saharan Africa, maternal mortality fell by 39 percent between 2000 and 2017. Morocco reduced its maternal mortality rate by 30 percent between 2012 and 2017 by granting free access to emergency obstetric care, investing in raising the quality of that care, and creating accountability in healthcare administration. Botswana, Swaziland, Liberia and Sierra Leone, have all halved their maternal mortality rate since 2000. In the case of Sierra Leone there was a reduction in maternal mortality from 2,650 for every 100,000 live births in 2015 to 1,360 in 2019. However, this still left maternal mortality at 13 times the global average of 107. On the whole across Africa, there are broader challenges in healthcare—in leadership and governance, financing, human resources, supply chains, physical infrastructure, and data and information systems—that have a significant impact on maternal health outcomes, but need to be addressed through concerted effort beyond maternal mortality programmes. Without strong health systems, small pilot programmes that target maternal health cannot be scaled up if they prove successful.

— **Education level.** Africa as a whole has a female-to-male ratio of 0.76 on the level of women's education, the lowest GPS of any region in the world. The global score is 0.92, which is relatively close to gender parity. The picture varies enormously within Africa. Thirty countries lag behind the global average. Angola and Burkina Faso are so far behind that on the current trajectory, reaching gender parity could take 50 to 100 years. In Sub-Saharan Africa, fewer than 90 girls are enrolled for every 100 boys at the lower secondary level, and that number drops to less than 85 at the upper secondary level. At the primary level, about 95 girls enrol for every 100 boys.[13] At 10.5 million, Nigeria has the largest number of children out of school in the world and girls account for 52 percent of the total. In stark contrast, Namibia, whose government has been working to improve the status of women for nearly 30 years, has achieved gender parity on education.[14] Zimbabwe's GPS on education is 0.94, not far from parity; the country has the highest availability of textbooks in Africa, achieved through sustained investment. Burundi, Chad, Côte d'Ivoire, Mozambique, Niger, and Togo have narrowed the gender gap in education since 2015 albeit marginally by 1 percent to 3 percent a year. Pushing hard for equal education for boys and girls is of vital importance because this enables progress on other aspects of gender inequality. There is a moderate to strong correlation with three out of five work equality indicators and several indicators of gender equality in society. Girls who receive the same education as boys are more likely to share unpaid work with men more equitably, work in professional and technical occupations, and reach the top of companies. Narrower gender gaps in educational attainment are strongly correlated with the status of girls

[12] This deterioration in maternal mortality rates partly reflects the conflict in northeastern Nigeria, which reduced the probability of women receiving antenatal care visits, and delivery at a health centre by a skilled health professional. See Patience I. Adamu, Muminu O. Adamu, and Hilary I. Okagbue, "Data in support of high rate of pregnancy related deaths in Maiduguri, Borno State, Northeast Nigeria," *Data in Brief,* Volume 18, June 2018.

[13] UNESCO, *Global Education Monitoring Report 2019: Gender report: Building bridges for gender equality,* 2019.

[14] The Southern and Eastern Africa Consortium for Monitoring Educational Quality, Assessment GEMS Series No. 8, The Centre for Global Education Monitoring, January 2015.

and women in the family measured by the prevalence of child marriage and violence against women.

> **"We mobilised resources aimed at the education of girls, the empowerment of adolescent youth, and improved working conditions for market women. Nevertheless, the challenges for sustained growth and development remain."**
>
> **Ellen Johnson Sirleaf**
> First female president of Liberia

Africa is below the global average on ensuring that women are adequately enabled to capture economic opportunities. We focus here on access to financial services and on digital inclusion, each of which is moderately correlated with a range of indicators of gender equality at work.

— **Financial inclusion.** In 34 of 91 countries MGI studied in 2015, women faced high to extremely high gender inequality on financial inclusion, and Africa was one of the regions facing the biggest challenges on this front. A number of studies have shown that opening up women's access to finance creates a virtuous cycle because women are more likely than men to spend their money on products and services that increase the welfare and productivity of the family such as food, healthcare, and education.[15] A number of barriers exist (see Box 4, "A range of factors hinder African women's access to finance").[16] Today, Africa's overall GPS on financial inclusion is considerably lower than the global average of 0.75 and the lowest of any region except for South Asia excluding India. Indeed, over the past four years, Africa's GPS has fallen by 1 percent. Women's access to finance in Chad and Niger, for instance, is less than half that of men.

[15] Matthias Doepke and Michele Tertilt, *Does female empowerment promote economic development?* Centre for Economic Policy Research discussion paper number 8441, June 2011.

[16] For further discussion of the barriers to women's financial inclusion, see, for instance, Leora Klapper and Pankhuri Dutt, *Digital financial solutions to advance women's economic participation*, World Bank Development Research Group, Better Than Cash Alliance, Bill & Melinda Gates Foundation, and Women's World Banking, November 2015.

The decline in women's access to finance appears to reflect the fact that women were disproportionately affected by a fall in overall access to credit since 2014 because banks and other financial-services providers regard them as riskier borrowers than men. For instance, the share of women among loan contractors dropped from 42 percent to 36 percent in Kenya and from 49 percent to 43 percent in Tanzania.[17]

We are, however, seeing some evidence that financial-services providers are increasing their focus on lending to women. For example, 14 out of 20 commercial banks in Nigeria have a specific value proposition for women that includes lending. However, this trend has emerged only in the past 24 to 36 months, and it is therefore too early to measure impact.

— **Digital inclusion.** The internet—and specifically, the internet delivered via mobile phone—has become a powerful tool for women and men particularly in emerging economies that do not have the advanced physical (including transportation) infrastructure of their more advanced counterparts. Mobile-based internet can be used to receive and make payments, receive microcredit, and simply connect. For women, digital technologies can save time, and help to relieve the double burden of unpaid work. Digital technologies can unleash new opportunities to set up small businesses at far lower cost than conventional operations, including access to e-commerce. Running a business online is attractive to women in particular because it gives them the flexibility to work from home and entails low setup costs.[18]

Africa has made progress towards parity on digital inclusion with a 0.81 female-to-male digital inclusion ratio—not far below the global average of 0.86—but that progress has stagnated. The continent still has the second-largest gender gap in mobile ownership at 15 percent and only one woman out of three has access to the mobile internet in Sub-Saharan Africa compared with one man in two.

15%

gap between men and women on mobile ownership in Africa

The affordability of devices is the biggest factor, but women in particular are also hindered by low digital literacy and skills that need to be addressed even if the prices of devices come down.[19] There are also cultural barriers. Many women are discouraged from using mobile phones and the internet by husbands and are fearful of giving their mobile numbers to buy airtime in case it subjects them to harassment. For example, an interview with an industry expert highlighted the fact that most airtime top-ups are not anonymous, exposing women to unwanted calls from harassers.

[17] This fall in access to credit is sometimes driven by the implementation of interest rate ceilings. Interest rate ceilings affect low-income populations by limiting their access to finance and reducing price transparency. If ceilings are set too low, financial-services providers find it difficult to recover costs and are likely to grow more slowly, reduce service delivery in rural areas and other costlier markets, become less transparent about the total cost of loans, and even exit the market entirely. As financial institutions become more risk averse, they are less likely to offer credit to women as women's workforce participation is disproportionately higher in the informal sector and these women therefore tend to be seen as too risky or less commercially viable for formal lending.

[18] In Indonesia, a McKinsey survey found that women-owned micro, small, and medium-size enterprises (MSME) generate 35 percent of e-commerce revenue, compared with only 15 percent of offline MSME revenue. See McKinsey survey of Indonesian e-commerce merchants, 2017. N = 700. Also see *The power of parity: Advancing women's equality In Asia Pacific*, McKinsey Global Institute, April 2018.

[19] A GSMA report that reviewed the barriers to owning a phone for people in Africa noted that, after affordability, the next-most-common barrier was literacy and skills. See *The mobile gender gap report 2018,* GSMA, 2018

Box 4.

A range of factors hinder African women's access to finance

A number of factors are impeding women's progress on the financial inclusion indicator:

Constrained mobility. Many African women cannot work far from home because they are the primary caregiver in their family or because their work as a market trader requires them to stay in a single location all day. Consider that, in Ethiopia for instance, 80 percent of the population lives ten kilometres or more from the nearest bank branch or ATM.[1] Digital finance based on mobile phones is clearly part of the answer. One study in rural Niger found that payments made digitally have saved one hour of travel time to a cash agent or bank branch and more than three hours of waiting for each money transfer.[2] Of course, access to digital finance depends on access to digital technologies and on sufficient infrastructure to support their use even in remote rural areas (see below).[3]

Perception of higher risk. Because so many women work informally, banks and other financial-services providers do not regard them as good potential customers. Women are less likely to pass know your customer (KYC) screening that would give them access to financial services.

Limited financial literacy among women. According to the S&P Global FinLit Survey, only 30 percent of women globally are financially literate, compared with 35 percent of men.[4]

Cultural norms and mind-sets. Even when women have access, current financial services and products are not ideal for women given existing cultural norms. Women interviewed for this report said that, in some cases, financial services can even create vulnerabilities. For instance, women sometimes find themselves in a situation in which they hide contingency funds from their husbands; using formal financial services risks exposing these funds. This fuels women's mistrust of financial services.

Lack of property rights. Women entrepreneurs face specific barriers. Those trying to access credit have less access (and in some cases none at all) to financial collateral because property in Africa is not usually registered in a woman's name.

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1 *Digital finance for all: Powering inclusive growth in emerging economies*, McKinsey Global Institute, September 2016.

2 Jenny C. Aker et al., *Payment mechanisms and anti-poverty programs: Evidence from a mobile money cash transfer experiment in Niger*, https://sites.tufts.edu/jennyaker/files/2016/09/Zap_29july2016.pdf.

3 MGI research found that digital finance could potentially provide financial services for 1.6 billion people in emerging economies, more than half of them women. It could increase the volume of loans extended to individuals and businesses by $2.1 trillion and allow governments to save $110 billion per year by reducing leakage in spending and tax revenue. See *Digital finance for all: Powering inclusive growth in emerging economies*, McKinsey Global Institute, September 2016.

4 S&P Global FinLit Survey.

Africa scores above the global average on political voice, and below average on legal protection

Africa's story on political representation is mixed with distinct successes but also some reversals. Overall, Africa's GPS of 0.33 is somewhat higher than the global average of 0.27—but both reflect extremely high levels of gender inequality on this indicator. On average across Africa, female political representation in cabinets and parliaments has risen by 6 percent and 3 percent, respectively, over the past four years. Taking both together, Africa's female political representation of 25 percent is above the global average of 22 percent.

Among the world's regions, Africa has the third-highest representation (Exhibit 13). We note that this largely reflects progress in three countries: Ethiopia, which has a female president, Rwanda, and South Africa. In a first for Africa, all three countries have also achieved gender-balanced cabinets.

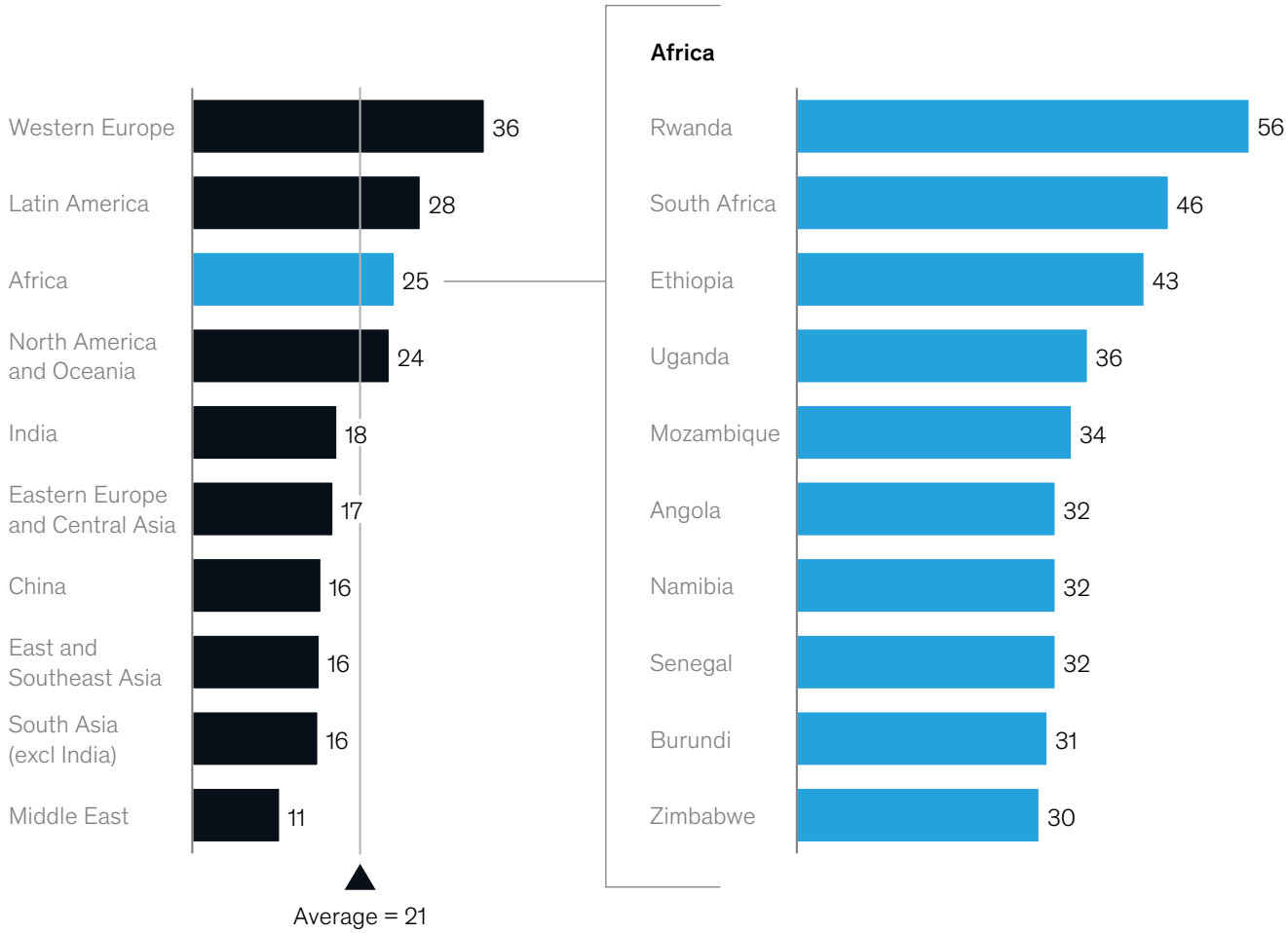
However, 12 countries including Morocco, Niger, and Nigeria have regressed on this indicator since 2015. Nigeria currently has 43 cabinet members, only seven of whom are women. If the rest of Africa does not make a concerted effort to match the step changes of the three leading countries, we estimate that it will take the continent more than half a century to reach gender parity on political voice.

Exhibit 13

Africa is one of the top three regions globally in political representation, driven by three countries whose ratio is close to parity.

Political representation, 2019[1]

Share of women, %



1. Political representation includes representation in cabinets and parliaments, and is based on the latest publicly available data.
Source: McKinsey Global Institute analysis

Progress on women's representation in politics in some African countries to a large extent reflects explicit policies designed to achieve this outcome, quotas being the main lever. Rwanda's constitution mandates that women account for at least 30 percent of all decision-making bodies in the government, including its bicameral parliament. Rwanda is unique in having women-only elections in which only women stand for office and only women vote. This policy has led political parties to adopt quotas for the number of women candidates. South Africa introduced quotas to ensure the representation of women in political positions at the provincial and national level. The government reinforced its efforts to get more women into politics by putting in place a day care centre in the parliament building. Some African countries have quotas in place for women representation, but not all countries abide by these quotas. For example, Burkina Faso has a quota of 30 percent representation, but representation stands at only 14 percent.

On legal protection, Africa still has some way to go. Africa's GPS is 0.45, compared with the global average of 0.53.[20]

Globally, laws outlining and guaranteeing the rights of women as full members of society show a moderate correlation with four out of five work equality indicators and several indicators of gender equality in society. Only three African countries—Rwanda, South Africa, and Zimbabwe—enshrine equal rights for men and women into law. These countries perform on average better than most other countries on gender equality in society and at work with three of the four highest Gender Parity Scores on the continent.

On the other side of the coin, a number of African countries still have laws that explicitly discriminate against women. In Cameroon, Chad, the Democratic Republic of Congo, and the Republic of Congo, the law gives husbands sole control over marital property, making it difficult for married women to obtain loans to finance any business they may want to set up since these loans often require property as collateral. In Chad, Guinea-Bissau, and Niger, married women need their husbands' permission to open a bank account. Although there is a moderate correlation between equitable laws across gender and violence against women globally, there appears to be no correlation between legal protection and violence against women in Africa (see the next section). It is important that these laws are not only enacted, but also come with a commitment to implement and enforce.

> "It is important to set up the necessary legal and institutional framework to ensure that women participate in politics."
>
> **Ann Kirima Muchoki**
> Chairperson, Kenya Investment Authority

[20] MGI's legal protection indicator is a composite index of 11 indicators that include the right to work, access institutions, inherit assets, and be protected from violence.

Africa's record on violence against women is worse than the global average

Violence against women is one of three indicators MGI included in its physical security and autonomy dimension (the other two are missing women arising from the preference for a boy child and child marriage). As Africa performs relatively well on the other two elements, here we focus on violence against women. This is a global problem, but Africa's current record on this indicator is worse than the global average. Nineteen percent of African women have been victims of violence from an intimate partner, compared with 11 percent globally.

19%

of African women have experienced violence from an intimate partner

There appear to be a number of reasons why violence against women is so prevalent in Africa. The fact that so many women lack independent means or lack knowledge of the law (where it protects them), or both, means that they find it hard to leave abusive relationships. The trauma of experiencing violence undermines women's confidence and prevents them from pursuing available educational or work opportunities. And in many African countries, women do not report instances of violence against them because of the shame and stigma attached. Women's security can also be compromised by civil conflicts and political instability.[21]

There is low enforcement of laws and low accountability among institutions set up to address violence against women. Nigeria, South Africa, and Tunisia have laws that protect women subject to violence, but rates of violence against them remain high because of the lack of enforcement. In South Africa, for instance, despite the presence of laws against rape, only 8 percent of reported cases in 2012 ended in convictions.[22] In September 2019, the country experienced an increase in attacks against women, causing the president to call an emergency sitting of parliament where he described the country as one of the most unsafe places in the world to be a woman.

The law is not as effective as it could be at protecting women from violence in Africa. For example, spousal rape is not considered a criminal offence in many African countries. Several countries including Liberia and Guinea have passed laws prohibiting violence against women and gender-based discrimination at work, which have helped Africa to show a positive trajectory on legal protection overall. However, we have found no direct link between the existence of legal protection and violence against women in Africa. Ultimately, the issue of violence comes down to societal attitudes towards women and accepted social norms.

Overall, Africa is further away from gender equality in society than most other regions of the world. Although some African countries have made some headway on getting more women into key positions in politics, the continent is not performing well on opening up economic opportunities for women and has the world's worst record on key social indicators such as maternal mortality. It must do better.

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[21] A well-known example is the targeting of attacks on girls and women by Nigerian group Boko Haram. In 2014, the organisation was responsible for the abduction of 276 schoolgirls from the town of Chibok.

[22] Mercilene Machisa et al., *Rape justice in South Africa: Retrospective study of the investigation, prosecution and adjudication of reported rape cases from 2012,* Gender and Health Research Unit, South African Medical Research Council, 2017.

-B-3

4. Interventions

Africa needs new impetus in its journey towards gender parity. Making progress will require systematic action on a range of indicators by governments, companies, communities, and individual men and women. In this chapter, we summarise interventions in five priority areas that we believe are core to driving change effectively (Exhibit 14):

1. Invest in human capital

2. Create economic opportunities

3. Leverage technology

4. Shape attitudes

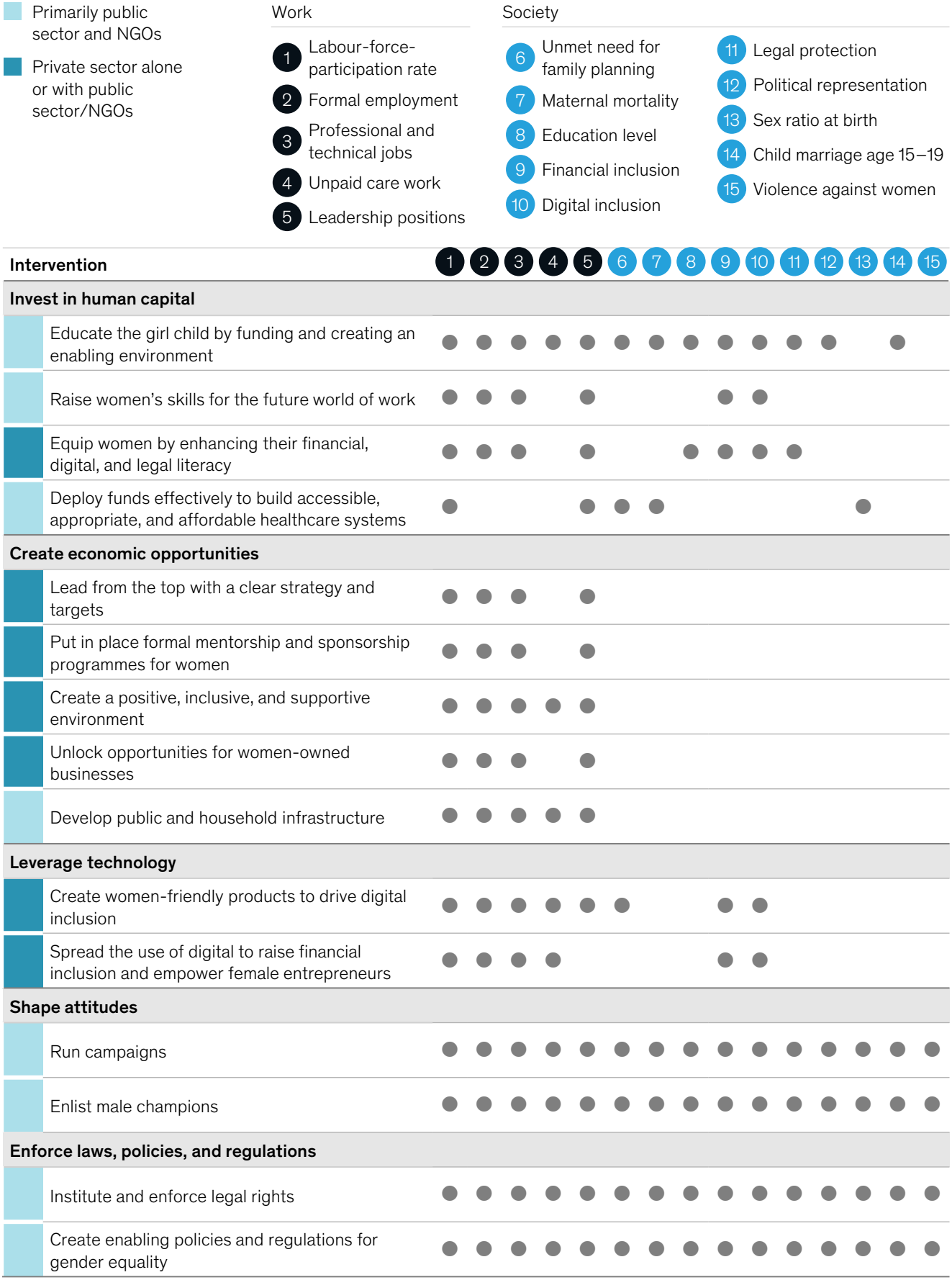
5. Enforce laws, policies, and regulations

Assessing the impact of all individual interventions is impossible for a number of reasons. Rigorous gender-disaggregated data and impact evaluations are not available for many initiatives, and therefore many girls and women are "invisible" in the data. Creating an unbiased data picture is a fundamental building block to achieve gender equality. Furthermore, initiatives are often interrelated, complementing one another, and it is therefore difficult to disentangle their impact.

We also know that successful programmes have a number of common elements. First, they address deep-rooted attitudes about and behaviour towards women. Second, programmes are designed to achieve sustained impact. Third, they work with women as partners to identify issues and engage the most appropriate stakeholders who can be male or female but need to be effective agents of change. Finally, successful programmes incorporate monitoring and evaluation to track progress and provide information that can drive accountability and commitment to goals.

Exhibit 14

Targeted interventions are needed to drive impact.


Primarily public sector and NGOs
Private sector alone or with public sector/NGOs
Work
1 Labour-force-participation rate
2 Formal employment
3 Professional and technical jobs
4 Unpaid care work
5 Leadership positions
Society
6 Unmet need for family planning
7 Maternal mortality
8 Education level
9 Financial inclusion
10 Digital inclusion
11 Legal protection
12 Political representation
13 Sex ratio at birth
14 Child marriage age 15–19
15 Violence against women
Intervention
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15
Invest in human capital
Educate the girl child by funding and creating an enabling environment
Raise women's skills for the future world of work
Equip women by enhancing their financial, digital, and legal literacy
Deploy funds effectively to build accessible, appropriate, and affordable healthcare systems
Create economic opportunities
Lead from the top with a clear strategy and targets
Put in place formal mentorship and sponsorship programmes for women
Create a positive, inclusive, and supportive environment
Unlock opportunities for women-owned businesses
Develop public and household infrastructure
Leverage technology
Create women-friendly products to drive digital inclusion
Spread the use of digital to raise financial inclusion and empower female entrepreneurs
Shape attitudes
Run campaigns
Enlist male champions
Enforce laws, policies, and regulations
Institute and enforce legal rights
Create enabling policies and regulations for gender equality

Source: McKinsey Global Institute analysis

1. Invest in human capital

Human capital plays a vital role in driving sustained economic growth and boosting productivity, and it is imperative that countries invest sufficient resources to improve the health, skills, experience, resilience, and knowledge of their citizens. According to the World Bank, 10 to 30 percent of differences in per capita GDP between countries can be attributed to variations in human capital.[23] More investment in human capital would be a direct investment in women who could make a higher contribution to Africa's GDP. We focus on four dimensions—education, skills, literacy, and healthcare—that are necessary to enable that human capital to be effective.

Educate the girl child by funding and creating an enabling environment

Women's economic prospects start in the schoolroom. Without education, they are unlikely to have fulfilling lives. Educational systems are also useful conduits for the dissemination of information pertinent to social issues including, for example, sex education to reduce teenage pregnancy. Many governments in Africa have recognised the importance of educating girls as a key component of a drive towards gender equality. For the Namibian government in particular, the quality and equality of education has been a key priority over the past 20 years. The government has taken several measures to improve the share of girls completing school (and increase their access to vocational training, notably in science and technology fields).[24] The government requires gender balance among teachers so that girls have relatable authority figures and role models of both genders in the classroom. Public funding of education is also key. In Namibia's government schools, primary and secondary education has been free since 2016, and the government has made education compulsory for children between the ages of six and 16. Furthermore, the government diligently tracks outcomes in both attainment and equality in attainment. All of these efforts have culminated in Namibia being one of the few countries in Africa to achieve gender parity in education.

19%

of public spending in Burundi goes to education

Other countries are taking similar measures to fund the education of girls. In Morocco, the government's Tayssir programme offers cash transfers worth about 5 percent of annual household consumption for families to spend on education. The scheme has been particularly successful in encouraging girls to stay in school and to return to school after dropping out. The cash transfer offered to parents resulted in an increase of about 12 percent in re-enrolment.[25] Burundi allocated 19 percent of its public spending to education and instituted free schooling for basic education to improve equality between boys and girls. This led to 95 percent enrolment (of both boys and girls) in primary schools and 27 percent in secondary schools. Chad put an education plan in place for 2018–20 that incorporates legal, financial, and cultural measures to ensure gender parity. It includes making school attendance compulsory, strengthening teachers' knowledge on particular characteristics of girls' schooling, and giving girls grants and scholarships to cover equipment and transportation.

Raise women's skills for the future world of work

Beyond school, there is a pressing imperative to raise women's skills to equip them not only for the kind of jobs available in Africa's economies today but also for the jobs of the future as Africa increasingly digitises and ultimately embraces automation technologies.[26] Capability and skills training that have women in mind have been proven to enable them to thrive in the workplace. Given the large proportion of women in informal employment, it is critical that future skills programmes are designed with this target group in mind.

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23 *The Human Capital Project,* World Bank, 2018.

24 Ministry of Gender Equality and Child Welfare, 2010.

25 Najy Benhassine et al., *Turning a shove into a nudge? A "labeled cash transfer" for education,* NBER working paper number 19227, July 2013.

26 Recent MGI research found that, in South Africa, one million women employed in 2017 could be displaced by automation by 2030, and that between one million and two million women may need to transition into new jobs and develop different skills during this period to remain employed. African women are particularly vulnerable because they tend to work in sectors that are highly automatable. For instance, about 20 percent of job displacements for women in South Africa will happen in the retail sector. See *The future of women at work: Transitions in the age of automation,* McKinsey Global Institute, June 2019.

The World Bank's 2019 Africa's Pulse report outlines three types of skills training that affect women's productivity and earnings: (1) gender-sensitive agricultural extension services; (2) socio-emotional skills training; and (3) information programmes that support women switching sectors.[27] The first type of training aims to address the unique needs of women farmers. Initiatives involve increasing the number of female extension agents to serve this population and providing these agents with training on women's specific needs. The second type is psychology-focused personal initiative training that encourages small business owners to be self-starting and future oriented, and to anticipate problems and plan ways to overcome them. In Togo, where this model was first tested, this type of training boosted business profits earned by female entrepreneurs by 40 percent, compared with only 5 percent from traditional business training. This approach has been applied in Ethiopia and Mexico and had positive outcomes. The third type of training encourages young women at university to take courses in male dominated sectors where pay is typically higher such as ICT.

One example of a skills-development programme targeted at women in Africa is a course supported by the German Federal Ministry for Economic Cooperation and Development and operated by the African Union Commission to raise the skills of women working in agriculture.[28] In Kenya, the African Centre for Women & ICT works with "high potential, disadvantaged women" to improve their access to leadership opportunities. Since 2011, the organisation has trained 25,000 women and young people.[29]

Equip women by enhancing their financial, digital, and legal literacy

Women's literacy in three areas—financial, digital, and legal—needs to improve to advance their prospects and enable them to participate in today's increasingly complex global and digital economy.

Financial literacy is key to empowering women and enabling their independence; it is essential to increasing women's use of financial services. Low-cost, simple tweaks in the way financial institutions incorporate financial literacy in their outreach have been shown to have a large impact on company registration and deepen financial access. For example, in Malawi, solely encouraging women to register their companies did not have an impact on their profits. However, when these women were offered a simple information session at a bank including the offer of a bank account, their use of formal financial services increased, and this, in turn, helped to increase their profits by 20 percent on average.[30] Studies have also shown that financial literacy programmes are more effective when they are tailored to women.[31] In East Africa, Telesom ZAAD almost doubled the share of women using mobile money services through a substantial information campaign emphasising convenience, backed by large-scale recruitment of female agents to encourage women to register.[32]

Improving women's digital literacy is critical if women are to leverage technology to improve their lives. When women are digitally literate, they are able to access educational resources, health services, and information via the internet or even stored on electronic devices, and use technology to advance their businesses. There are several examples of programmes designed to boost women's digital literacy. In Uganda, for instance, Finance Trust Bank, Little, and Craft Silicon launched a free digital education programme for children, young people, and women. Based in Kampala, the initiative provides a solar-powered mobile van equipped with computers that travels across the city, including its deprived areas.[33] In Kenya, Safaricom signed the GSMA Connected Women Commitment to increase the share of women

27 *Africa's pulse, No 20, October 2019: An analysis of issues shaping Africa's economic future,* World Bank, 2019.
28 *CAADP: Skills development for women in agriculture,* Deutsche Gesellschaft für Internationale Zusammenarbeit, https://www.giz.de/en/worldwide/61137.html.
29 African Centre for Women & ICT, acwict.org.
30 Francisco Moraes Leitao Campos, Markus P. Goldstein, and David J. Mckenzie, *Making it easier for women in Malawi to formalize their firms and access financial services,* Gender Innovation Lab policy brief number 30, World Bank, 2019.
31 *Addressing women's needs for financial education,* Organisation for Economic Co-operation and Development International Network on Financial Education, 2013.
32 *Reaching half of the market: Women and mobile money – The example of Telesom in Somaliland,* GSMA, April 27, 2015.
33 *Finance Trust Bank in association with Craft Silicon Foundation, Little, and Craft Silicon launches free digital literacy program in Kampala – Uganda,* Finance Trust Bank press release, November 2, 2018.

0.95

GPS on digital inclusion in Kenya

in its mobile money and internet customer base. Safaricom partnered with organisations including Google to provide affordable phones, furnished relevant content on its phones, and developed "how to" guides to reduce knowledge gaps.[34] As a result, Kenya's GPS on digital inclusion of 0.95 is one of the highest in Africa.

Increasing women's legal literacy is important so that women are aware of their rights and the laws that protect them. In Zimbabwe, the Women and Law in Southern Africa organisation provides legal rights education as part of its 2019–23 strategy, producing training materials and developing information through media platforms. A number of African countries still have laws that explicitly discriminate against women, and it is important that women are aware of them so that they can push to have them overturned.

Deploy funds effectively to build accessible, appropriate, and affordable healthcare systems

Good healthcare is not just a valuable aspiration in itself, but is also the bedrock of human capital. In order for the workforce of a population to be productive and able to effectively participate in the economy, people need to be emotionally and physically healthy. According to the World Health Organization, Africa loses about $2.4 trillion every year due to lost workforce productivity.[35] Women have particular healthcare needs as they enter into their reproductive years, ranging from access to safe family planning to quality care during pregnancy, but also including healthcare for babies and children for whom women are the primary carers. As we have discussed, there is significant scope to improve health outcomes for women in Africa, including access to better family planning, improving reproductive health, and, notably, reducing high rates of maternal mortality (see Box 5, "Measures to reduce maternal mortality").

For many women, local clinics and community health centres are typically their initial, and sometimes only, port of call. Therefore, strengthening the primary healthcare system is at the heart of addressing women's most pressing health challenges. A strong primary healthcare system should be able to provide adequate and affordable access to a broad range of basic and essential medical services with a strong focus on offering cost-effective preventative care as well as addressing acute health challenges. For more than a decade, Rwanda has made a concerted effort to improve healthcare outcomes by building a strong primary healthcare system based on a vision of equity and inclusiveness. Rwanda has now achieved universal health coverage.[36]

A properly functioning health system requires investment to mitigate both supply and demand challenges, but it is not only about investing more but providing more healthcare for the money being put into the system. Both investment and the way that investment is used are linked closely to strong leadership, accountability through data and an understanding that investment in healthcare is not only an item of budget expenditure but an investment in growth.

Access to healthcare and trust in the system are important so that women use available services, but it is also vital that health centres are well equipped to handle demand. There should be adequate supply not only of drugs but also trained medical workers. In many African countries, health centres often run out of drugs and other medical supplies. For women, a shortage of contraception drugs can lead to unwanted pregnancy that can compromise their productivity and economic potential. In Senegal, the government has virtually eliminated contraception stockouts by deploying an "informed push" model that uses third-party logisticians for last-mile delivery to health centres.[37] This method differs from the more

[34] Adrine Muhura, *Accelerating digital inclusion for women in Kenya,* GSMA, May 28, 2019, gsma.com/mobilefordevelopment/blog/accelerating-digital-inclusion-for-women-in-kenya.
[35] *A heavy burden – The indirect cost of illness in Africa,* World Health Organization, 2019.
[36] *Primary Health Care Systems (PRIMASYS) – Case study from Rwanda,* World Health Organization, 2017.
[37] Babacar Gueye et al., *Senegal has practically eliminated contraceptive shortages. Here's how,* World Economic Forum, November 17, 2017.

Box 5.

Measures to reduce maternal mortality

The high incidence of maternal mortality in many African countries is a multifaceted problem requiring action on several fronts. We highlight three areas that are fundamental to improving maternal healthcare and some initiatives in African countries that have already yielded results:

Capability building among providers. Healthcare workers involved with maternal health need effective training. Research has shown a significant association between the presence of skilled health workers and reduced maternal mortality.[1] Yet today there is a significant skills gap in almost all African countries. A study conducted by the National Committee for Confidential Enquiry into Maternal Deaths in South Africa found that a lack of trained doctors and nurses is still a prevalent cause of maternal mortality within the country.[2] In Botswana, the 2007–11 maternal mortality audit determined that 73 percent of all maternal deaths were due directly to (mainly avoidable) obstetric causes. Countries have been taking measures to improve the skills of healthcare workers focused on maternal health. Botswana launched a Maternal Mortality Reduction Initiative in 2013. Measures included training to improve quality, developing aids for the prevention and management of obstetric emergencies, providing coaching and learning, and organising workshops for district coordinators. In Nigeria, the government has trained and deployed midwives through a scheme targeting underserved areas. In Mozambique, the government has trained surgical assistants, 90 percent of whom are in rural areas, to perform caesarean sections. Outside healthcare facilities, several African countries have trained large numbers of community-based health workers to extend the reach of health education and services to rural communities. Ethiopia has trained more than 40,000 employed health extension workers and three million female community volunteers to encourage facility-based delivery. Between 2011 and 2016, the share of women giving birth in facilities increased from 20 to 73 percent, contributing directly to the sharp reduction in Ethiopia's maternal mortality rate.[3]

Technology. As digital penetration grows, technology is increasingly being used as an enabler to deliver programmes targeted at maternal health. Zero Mothers Die—running in Gabon, Ghana, Mali, Nigeria, and Zambia—offers a mobile app providing essential information not only to pregnant women and new mothers, but also to health workers. In South Africa, MomConnect, a health-education messaging service and help desk, has reached more than two million pregnant women and new mothers and 95 percent of clinics and health facilities in just four years.[4] Artificial intelligence tools are being applied in two-way maternal health messaging platforms such as PROMPTS in Kenya to triage messages from mothers based on medical urgency.

Financial incentives and support. To make maternal health services accessible to the majority of women, removing financial barriers needs to be part of the equation. In 2008, Morocco introduced an initiative to increase healthcare access by making emergency obstetric care free and investing in more ambulances. It then improved the quality of care through frequent system audits and facility upgrades, creating accountability by measuring results and following up. This approach reduced the country's maternal mortality rate by 60 percent, to 112 per 100,000 live births in 2010, and increased the use of skilled birth attendants from 71 percent in 2007 to 83 percent in 2009.

1 Tadele Girum and Abebaw Wasie, "Correlates of maternal mortality in developing countries: An ecological study in 82 countries," *Maternal Health, Neonatology and Perinatology,* December 2017, Volume 3, Issue 1.
2 *Confidential enquiry into maternal deaths in South Africa,* World Health Organization, https://www.who.int/maternal_child_adolescent/epidemiology/maternal-death-surveillance/case-studies/south-africa/en/.
3 Bill & Melinda Gates Foundation, "Ethiopia built an army to tackle maternal mortality. This is how they did it," *Quartz,* September 13, 2017.
4 MomConnect South Africa, https://www.praekelt.org/momconnect.

traditional "pull" model in which nurses have to collect drugs from a nearby government medical store. The push model resulted in a 48 percent increase in the consumption of contraceptives in one year in all 1,400 facilities across the country.

Looking ahead, Africa's primary healthcare systems need to evolve to better cater to girls and young women. In many countries, services cater predominantly to married women with young children and healthcare workers do not have the training to offer youth-friendly services. One of the most overlooked crises in Africa is HIV/AIDS among adolescent girls; in East and Southern Africa, 79 percent of all new infections in ten- to 19-year-olds are among women.[38] One programme that aims to address this is DREAMS that was set up as a public-private partnership and that has achieved a decline of 25 to 40 percent in new HIV diagnoses in pilot districts.[39]

2. Create economic opportunities

Women need economic opportunities if countries are to realise the full potential of their human capital. Creating pathways for African women—the vast majority of whom work informally—into better-paid and more fulfilling jobs is a major priority. This outcome could be achieved by improving the quality of jobs in the informal sector or by enabling women to leave informal work and find improved working prospects in the formal sector. In this section, we focus on interventions in the formal sector.

> "In the process of being a champion for women's advancement, you have to be insistent because you're not going to see results tomorrow. Find sponsors and leaders who will believe in what you do."
>
> **Faith Khanyile**
> CEO, WDB Investment Holdings, South Africa

Focus on higher female participation in quality jobs in the formal sector

African countries should aim to create more jobs for women in the formal sector that offer financial security, employee benefits such as health insurance, and legal protections. Regulation and the law can play a part. However, by definition, formal employment means company policies and practices are central to this effort. Several leading companies are making efforts to recruit and retain women. For example in South Africa, life insurer Assupol has an explicit policy of recruiting women into top leadership roles and even specifies that some roles are open only to women.

Lead from the top with a clear strategy and targets

Company leaders need to ensure that gender diversity on boards and executive committees is a priority, and need to be proactive in setting policies and communicating their vision to employees. Establishing targets helps to drive increases in women's representation in the

[38] *Women and HIV – A spotlight on adolescent girls and young women,* UNAIDS, March 2019.
[39] *DREAMS: Partnership to reduce HIV/AIDS in adolescent girls and young women,* USAID, https://www.usaid.gov/global-health/health-areas/hiv-and-aids/technical-areas/dreams.

workplace, and many companies are now adopting them, thereby showing their commitment to change. Ideally, targets are backed up with a roadmap of implementation steps. Some companies have set targets at the recruitment stage. Access Bank mandates that the ratio of recruits should not fall below 60:40 for either gender. One interviewee from a multilateral agency mentioned that her organisation in some cases stipulates that a vacant role should be filled by a woman; this organisation has an equal gender split among its employees.

30%

female representation on boards mandated by Nigeria's central bank

Some organisations also set targets for women's representation in leadership positions. Financial-services group Absa, listed on the Johannesburg Stock Exchange, has a target of 30 percent female board representation. Nigeria's central bank mandates that all banks in the country should have 30 percent female representation on boards. Multinationals with operations in Africa also set targets for their subsidiaries. For instance, French company Orange requires all its subsidiaries to implement a target of 35 percent female representation at the board level.[40] Simply setting targets can provide clear benefits. McKinsey's 2016 Women Matter survey revealed that 47 percent of companies with clear targets have an above-average share of women in senior leadership positions. However, in order to achieve full effectiveness, it is also important that these targets are enforced and SMART: specific, measurable, attainable, relevant, and time bound.

These efforts should not be limited to the private sector. It is important for public institutions to put in place targets, too, to drive progress towards gender parity. African nations should follow the lead of countries such as Ethiopia, Rwanda, and South Africa that have clear targets for gender balance in their cabinets.

Put in place formal mentorship and sponsorship programmes for women

Sponsorship and mentorship are not commonplace in African companies but some organisations are beginning to use these tools to promote gender equality in their ranks. For instance, credit services company Wafasalaf based in Casablanca, Morocco, has implemented a formal sponsorship programme linking women and senior individuals outside the organisation and has achieved 43 percent female representation on its executive committee. The CEO of a South Africa-based insurance company has started a development programme for female sales managers and a mentorship programme for new recruits. She notes that there is now 50 percent female representation in the workforce.

Create a positive, inclusive, and supportive environment

There is an imperative not only to recruit women but also to ensure that their working lives are as sustainable as possible and that companies can retain the women they take on. While the burden of unpaid care work continues to fall unequally on women, companies will need to find ways to help women to accommodate both their family and work responsibilities. Research from Kenya suggests that mothers are more likely to use formal childcare arrangements and enter the labour force when free or low-cost childcare options are available.[41] Clear promotion pathways, flexible working, childcare provision, and supportive parental leave policies are all important elements of making work attractive to women.

Several companies are active in this area. South Africa's Absa has recently changed its policy to increase flexibility for employees, introducing part-time working and leave policies. Several companies are putting in place creative childcare options. In Kenya, SOCFINAF's nine coffee plantations offer permanent workers crèches and nursery schools on site.[42] In Burkina Faso, many women are employed on public works projects such as road building and environmental projects, which traditionally have no on-site childcare. A World Bank team developed mobile

40 *Where are the women? Inclusive boardrooms in Africa's top listed companies,* African Development Bank, 2015.

41 Michael M. Loskin, Elena Glinskaya, and Marito Garcia, *The effect of early childhood development programs on women's labour force participation and older children's schooling in Kenya,* World Bank policy research working paper WPS2376, July 2010.

42 *Workplace solutions for childcare,* International Labor Organization, ilo.org/wcmsp5/groups/public/---ed_protect/---protrav/---travail/documents/event/wcms_145935.pdf.

crèches that followed women from site to site.[43] These countries achieved slight increases in their GPS for labour participation of between 0.01 and 0.02 between 2015 and 2019.[44]

While it is important that women are supported at work, it is also important that they are helped when they leave work to have children. Diageo, for instance, now offers 26 weeks of paternity leave to allow men to spend more time with their families upon the arrival of a new child. By normalising the absence of both genders from the workplace due to parental duties, such a policy has the potential to reduce the stigma that is sometimes attached to a woman's time off on maternity leave and to share the burden of family care more equally. Furthermore, these fathers are better able to provide support at home that could make re-entry into the workplace a less stressful process for new mothers.

Many companies operating in Africa—and particularly in South Africa—are striving to create more inclusive working environments for women. The Top Employers Institute, a global human resources organisation that certifies excellence in employee conditions has certified 195 organisations as top employers in Africa; they operate in 31 countries and 23 industry sectors. Of these, the vast majority—84 percent—are multinationals operating in Africa, with the remaining 16 percent being African companies. South Africa has the most companies—99. Worldwide, 70 percent of these top organisations have flexible working arrangements and representatives of 85 percent of these companies say that they think gender equality should be a top priority.[45]

Unlock opportunities for women-owned businesses

Small and medium-size enterprises (SMEs) are a key driver of economic growth. In emerging markets, they account for seven out of every ten jobs and it is notable that women own or operate more than one-third of SMEs in these economies.[46]

$>1/3$

of SMEs in emerging markets are owned or operated by women

SMEs can benefit from the support of large corporations. However, less than one percent of large corporations' spending on suppliers is on women-owned businesses.[47] Deliberate measures are needed to enable women-owned businesses to participate actively in supply chains. In Nigeria, Dangote Cement creates opportunities by contracting female suppliers—40 percent of the company's suppliers are female. The International Finance Corporation has partnered with Access Bank to extend credit to women-owned distributors to bring more women into Coca-Coca's value chain.

Develop public and household infrastructure

Developing the infrastructure that can enhance the quality of women's lives and unleash economic opportunities that could raise their incomes is a key consideration. Improving the provision of public infrastructure from schools to transportation and water systems is vital in many economies to enable girls and women. Developing "household" infrastructure can help to reduce the amount of time women spend on unpaid chores in the home such as collecting water. An analysis of 25 countries in Sub-Saharan Africa showed that women and girls bear the primary responsibility for water collection in areas where water supplies are not readily accessible.[48]

3. Leverage technology

Digital technology and internet access are spreading throughout Africa and can be the lever that opens many doors for women, helping to overcome current challenges on a number of indicators of gender equality.

43 *World Bank on social protection in Africa: Burkina Faso mobile childcare scheme could transform public works,* CFI.co, January 2019.
44 "How women who work are held back by a lack of quality daycare in Africa," *The Conversation,* March 6, 2016.
45 "Africa's top employers 2019," *African Business,* July 26, 2019.
46 *Small and medium enterprises (SME) finance,* World Bank, https://www.worldbank.org/en/topic/smefinance.
47 Keric Chin, ed., *The power of procurement: How to source from women-owned businesses,* UN Women, 2017.
48 *The Millennium Development Goals Report 2012,* United Nations, 2012.

Create women-friendly products to drive digital inclusion

Most digital devices are designed by men and in some respects do not suit women, making it more difficult for women to take advantage of them. Digital products designed with women in mind are more likely to be used by them, and more female participation in product-development teams could reduce unconscious biases built into devices. Moreover, designs tailored to women could be safer for them—for instance, anonymous top-up would cut the risk of women being harassed. Safety is an issue that some companies are tackling. In Kenya, a ride-hailing app called An Nisa Taxi serves only women and young children and provides them with only female drivers. Design changes could also be used to create products that directly address issues women face in the household. In Nigeria, Greymate Care is an online platform that enables users to book caregivers, nurses, and doctors for the elderly, saving time for women who are tend to be responsible for elder care and freeing them up to pursue other (paid) activities.

Spread the use of digital to raise financial inclusion and empower female entrepreneurs

With the rise of digital (particularly mobile phone) penetration in African countries, digital channels have become a practical way for companies to spread financial services. The main advantage here is that it is a relatively low-cost way of reaching people especially in rural areas where it might not be profitable for the bank to run a branch. There may be no bank branches or ATMs in a particular region, but there could be a cell phone mast. Financial-services organisations have therefore started using the agency banking model to reach new populations in which communities are services by agents operating using their mobile phones to perform basic financial transactions such as bill payments, transfers, and airtime purchase for customers. Customers can also make financial transactions on their phones. This model is particularly effective for women who are not always able to travel long distances to access banks and ATMs.

Ethiopia's Enterprise Partners is increasing access to digital financial services to include the promotion of agent banking systems, tiered KYC (know your customer) procedures, and mobile money (bill payment, bus-ticketing and other micro-payments using a mobile phone). By 2020, its aim is to open 350,000 new bank accounts, three-quarters of them with women. In Tanzania, Mercy Corps' AgriFin launched AgriFin Digital Farmer, a two-year, $5 million initiative that will support the expansion of high-impact, digitally enabled financial services to at least one million farmers, at least 40 percent of them women.[49]

Another innovation that could be helpful for women is the use of psychometric testing to help female entrepreneurs access loans. Psychometric tests can help to predict the likelihood that a borrower will repay a loan—an alternate form of appraisal for lenders that creates a means to shift away from traditional, collateral-based lending and expand credit access for women. A pilot in Ethiopia has found that the test could predict loan repayment among female-owned microenterprises with a high degree of accuracy, yielding a 99 percent repayment rate.[50] Another way to help women pass screening criteria for accessing financial services is taking account of their social trust capital.

4. Shape attitudes

Any drive towards gender parity in Africa arguably starts with efforts to change entrenched and widespread attitudes about women's role in society. This is an extremely difficult and complex challenge that will require all stakeholders to play a sustained part over the long term. One interviewee noted that one of the main barriers to leadership is the societal expectation that women will become wives and mothers. Even if women are enabled to undertake paid work through, for instance, the provision of flexible working practices and governmental

[49] University of Michigan William Davidson Institute, "Mercy Corps unveils $5 million AgriFin Digital initiative in Kenya," February 6, 2019, nextbillion.net/news/mercy-corps-unveils-5-million-agrifin-digital-farmer-initiative-in-kenya.

[50] Salman Alibhai et al., *Disruptive finance: Using psychometrics to overcome collateral constraints in Ethiopia,* World Bank, February 2019.

policies in favour of maternity and paternity leave, women will continue to undertake the largest share of unpaid care work in the home if societal views don't shift. The same is true for violence against women—without a change of attitudes, it will remain a scourge in Africa and in countries around the world. Campaigns that raise awareness and advocacy are key components of efforts to shift societal attitudes. The efficacy of these interventions should be monitored actively. It is important to invest in monitoring and evaluation that enables stakeholders to make informed decisions.

Run campaigns

Several efforts in Africa are pushing for a broad-based change in attitudes towards women. The internet in particular has been instrumental in making campaigns more effective and giving women a powerful collective voice around the world. In Nigeria, the United Nations noted that social media had helped stimulate a public discussion on sexual violence. In February 2019, a Twitter thread began a discussion that led to a street march convened through the hashtag #normalisedisnotnormal that called attention to the way women are treated in markets in Nigeria. Another campaign is #rightbyher, a movement funded by the European Union to realise and extend women's and girls' rights across Africa. Among the eight partner organisations are Kenya's YWCA and the Organization of African First Ladies for Development. The campaign provides training, technical assistance, and coaching to help civil society organisations advocate for women more effectively, and it works with African artists, bloggers, and photographers to raise awareness via social and digital media.[51]

In South Africa, which has one of the highest rates of rape of any country in the world, nationwide protests erupted in September 2019 after a high-profile incident. In Cape Town, protesters marched on parliament and the convention centre that was hosting the World Economic Forum on Africa summit, and in Johannesburg they marched on the Johannesburg Stock Exchange.[52] These efforts then drew worldwide support through social media hashtags like #aminext and #enoughisenough. The protest drew an immediate response from South Africa's president who convened an emergency session of parliament and pledged $75 million to tackle gender-based violence.[53]

Enlist male champions

Enlisting the active support of male champions can be an effective way to help drive changes in attitudes. McKinsey's *Women Matter Africa* report found that only 15 percent of companies were trying to tackle gender-biased attitudes in the workplace, and argued that one way to overcome this would be to include men in gender diversity initiatives.[54] Support and commitment from leadership are particularly effective, one interviewee notes.

> **"It is important to include men in the discussions as managers, fathers, and brothers of potentially discriminated women".**
>
> **Laila Mamou**
> Présidente du directoire, Wafasalaf, Morocco

[51] Right by her, rightbyher.org.
[52] South African Police Service Crime Statistics, saps.gov.za/services/crimestats.php.
[53] "South Africa: Violence against women like a war – Ramaphosa", *BBC News*, September 18, 2019.
[54] *Women Matter Africa: Making gender diversity a reality*, McKinsey & Company, August 2016.

In Kenya, the #menendFGM campaign rallied men to end female genital mutilation and contributed to the eventual signing into law of the Prohibition of FGM (Female Genital Mutilation) Act in September 2011.[55] In South Africa, men are being enlisted to become active advocates against violence perpetrated against women. For example, Sonke Gender Justice runs workshops on improving gender diversity by engaging both men and women, and research by South Africa–based Men as Partners shows that 71 percent of men participating in them believe that women should have the same rights as men; the national average is only 25 percent.[56] The World Bank Gender Innovation Lab has found that male support networks and role models play a key role in encouraging female business owners to switch into higher-paying, male-dominated sectors.[57]

5. Enforce laws, policies, and regulations

Africa should ensure that—across the continent—women's rights are enshrined in law and enforced by authorities. Many African countries sign international or regional treaties, but do not implement them. It is important that the laws put in place, particularly in the case of gender-based violence, are enforced so that women can experience the real changes these laws intend to bring. Law enforcement officers should also be trained to recognise and intervene in situations of violence against women. In Egypt, for instance, the United Nations Office on Drugs and Crime is working with the interior and justice ministries to train officers specifically on handling cases of violence against women, holding a series of workshops.[58] In most countries, women cannot make headway in many areas because they have no backing from the law, as we have discussed, and many opportunities exist for governments to use the law and regulations to break down barriers and enable women.

Institute and enforce legal rights

Governments have the power and influence to create a climate conducive to progress towards parity whether it is in the form of protection from violence or laws on the rights of women to inherit or to work. In 2015, the African Union adopted a protocol to the African Charter on Human and People's Rights that became known as the Maputo Protocol. This guaranteed women's rights to take part in the political process, social and political equality with men, improved autonomy in reproductive health decisions, equal pay, and an end to female genital mutilation. As of 2019, the protocol has been signed by 49 countries and ratified by 40. However, only some countries have developed national policies in line with its terms. For example, Sierra Leone enacted the Registration of Customary Marriage and Divorce Act which protects women from entering forced marriages. Sierra Leone's GPS on child marriage increased from 0.77 in 2015 to 0.82 in 2019. In Kenya, for instance, the office of the Chief State Prosecutor has a unit that enforces policy on gender-based violence and female genital mutilation. More countries now need to ratify and abide by the protocol and then make themselves accountable.

Ensuring that budgets are gender-sensitive is another useful step. In 2016, the East African Community passed a bill that aimed to unify and consolidate commitments to gender equality and the rights of women across the region, and incorporated a focus on including gender equality in planning and budgeting of the organisation's member states.

Create enabling policies and regulations for gender equality

One key policy that helps to attract women into the workforce and achieve a more equal gender balance in who undertakes unpaid care work is the provision of parental leave. The International Labour Organization's Convention No. 183 is a key vehicle; the

[55] *In Kenya, men are challenging the male role in the female circumcision problem,* World Health Organization, afro.who.int/news/kenya-men-are-challenging-male-role-female-circumcision-problem.
[56] Stephanie Urdang, "Enlisting men for women's equality," *Africa Renewal,* April 2008.
[57] Markus Goldstein, Paula Gonzalez Martinez, and Sreelakshmi Papineni, *Tackling the global profitarchy – Gender and the choice of business sector,* World Bank, May 2019.
[58] *Law enforcement officers trained to respond to violence against women,* United Nations Office on Drugs and Crime, October 26, 2017.

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African countries had signed International Labour Organization Convention No. 183 by September 2019

convention guarantees women paid maternity leave and daily breaks at work for childcare and breastfeeding, protects pregnant women against discrimination and dismissal, and guarantees that women will return to their jobs once their leave is over. African countries have been slow to sign the convention, but as of September 2019, 13 African countries had ratified: Benin, Cameroon, Ethiopia, Eritrea, Lesotho, Madagascar, Morocco, Mozambique, Namibia, Niger, Senegal, Tanzania, and Zimbabwe.[59] Zambia requires schools to grant maternity leave for teenage mothers to ensure that they do not drop out of the education system.[60] In South Africa, the president signed into law new legislation providing paternity leave for fathers in November 2018, but as of September 2019 the law had not come into effect.[61] Other countries offer paternity leave but little of it. In Mozambique, for instance, men get one day of paid paternity leave every two years.[62]

Africa has so much promise. Growth is already rapid in some of its economies, but it has the potential for even better performance if the full potential of African women is unleashed. Progress towards gender equality in both work and society has been slow thus far. If Africa is to seize the considerable economic benefits of advancing women—the power of parity—decisive action needs to be taken by all parts of society from government and community leaders to CEOs. Some countries that have adopted explicit policies designed to close gender gaps are making rapid progress, suggesting that this is a door that is ready to be pushed open. If it is opened, it will pave the way for more women to experience rising incomes and job satisfaction, healthier and more balanced lives, and a greater voice in society. Achieving these gains will require much more decisive action than has been seen to date.

59 International Labour Organization Centenary Ratification Campaign, ilo.org/dyn/normlex/en/f?p=ILO100DASH:1:0.
60 Stephanie Simmons Zuilkowski et al., "Zambia's school re-entry policy for adolescent mothers: Examining impacts beyond re-enrollment", *International Journal of Educational Development,* January 2019, Volume 64.
61 *South Africa's new paternity leave laws are coming,* Business Tech, September 10, 2019.
62 *Work and managing kids – how it works worldwide,* Mywage.co.za, mywage.co.za/decent-work/family-responsibilities/work-and-kids.

Appendix

This appendix is divided into the following sections:

1. GDP methodology

2. Forecast assumptions

GDP methodology

In the 2015 MGI Power of Parity report, MGI developed a model that estimates and forecasts the GDP contribution of women and men in the period to 2025. The model calculates GDP using five inputs, each of which is estimated by gender:

GDP = working-age population x labour-force participation rate x employment rate x full-time-equivalent rate x labour productivity per full-time-equivalent employed

The employment rate is the percentage of the labour force that is employed. The full-time-equivalent rate is the ratio of full-time-equivalent employees to total employees. Labour productivity per full-time-equivalent employed is the economic output of each full-time-equivalent employee.

We developed a model that took into consideration the biggest 29 countries in Africa. In 2015, the largest contribution to Africa's GDP opportunity came from labour productivity, and so we calculated the GDP focusing on just this input, using the following formula:

GDP = labour productivity x number of people employed

Labour productivity was estimated on a 12-sector basis using value added and employment figures from McKinsey's Global Growth Model.

The number of people employed was obtained from historical data from the International Labour Organization.

Forecast assumptions

We modelled three scenarios to determine the economic opportunity that can be obtained from closing the gender gap in 2025. The first scenario is a "business-as-usual" forecast of GDP based on data from external historical sources that is then used to determine a gender-specific view. For the business as usual projections we used data from IHS. The second is a "full-potential" scenario, which determines the maximum GDP attainable if complete gender parity is met for each country. Specifically, this means that the female contribution to GDP is the same as the male contribution. The final scenario is the "best-in-region" model, which describes the GDP opportunity for each country if it were to bridge the gender gap at the best historical rate of countries in its region.

Business-as-usual scenario

We determined the business-as-usual scenario by projecting the total GDP using forecasts from IHS. Then, to determine the contribution of GDP by gender, we first calculated the historical share of female contribution to GDP from the female IHS percentage share of GDP. Finally, we assume that the gender share of each country increases at historical growth rates.

Best-in-region scenario

We determined the best in region scenario by calculating the maximum growth rate for female share of total GDP based on the historical forecasts from IHS. We then project each country's female share of GDP based on this number. Finally, we assume that the male contribution to GDP remains the same, and then determine the total GDP based on the new male share of GDP (1 – new female share of GDP).

Full-potential scenario

The full-potential scenario assumes that men and women contribute equally to each country. We determined the best in region scenario by determining the maximum growth rate for female share of total GDP based on the historical forecasts from IHS. We then project each country's female share of GDP based on this number. Finally, we assume that the male contribution to GDP remains the same, and then determine the total GDP based on the new male share of GDP (1 – new female share of GDP)

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